

State: District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: 2016 DC Small Group

Project Name/Number: /

Filing at a Glance

Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Product Name: 2016 DC Small Group

State: District of Columbia

TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02G.004F Small Group Only - HMO

Filing Type: Rate

Date Submitted: 05/01/2015

SERFF Tr Num: KPMA-130060631

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num:

Implementation: 01/01/2016

Date Requested:

Author(s): Stephen Chuang

Reviewer(s): John Morgan (primary), Damon Siler

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: 2016 DC Small Group

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile: Not Filed

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small

Group Market Type: Overall Rate Impact: -4.9%

Filing Status Changed: 05/04/2015

State Status Changed: Deemer Date:

Created By: Stephen Chuang Submitted By: Stephen Chuang

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This is the 2016 Small Group rate filing for plans offered on exchange.

Company and Contact

Filing Contact Information

Catherine Reifert, Manager catherine.l.reifert@kp.org
2101 E. Jefferson 301-816-7346 [Phone]
Rockville, MD 20852 301-816-7346 [FAX]

Filing Company Information

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	CoCode: 95639	State of Domicile: Maryland
2101 E Jefferson St.	Group Code:	Company Type: Health
Rockville, MD 20852	Group Name:	Maintenance Organization
(301) 816-6867 ext. [Phone]	FEIN Number: 52-0954463	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Decrease	-4.900%	2.200%	\$350,243	1,658	\$15,920,146	7.100%	-6.400%

State: District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: 2016 DC Small Group

Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

HHS Issuer Id: 94506

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
DC Small Group	94506DC035, 94506DC036		2856

Trend Factors:

FORMS:

New Policy Forms:

DC-SG-HMO-FACE(01-14)HIX, DC-SG-POS-FACE(01-14)HIX, EOC-COVER (1-05), DC-SG-WRAP(01-16)HIX, KFHP-EOC COVER (01/10)DC, DCLG-ALL-TOC(1-05), DC-SG-SEC1(01-16)HIX, DC-SG-SEC2(01-15)HIX, DC-SG-SEC3(01-16)HIX, DC-SG-SEC4(01-14)HIX, DC-SG-SEC5(01-16)HIX, DC-SG-SEC6(01-15)HIX, DC-SG-SEC7(01-14)HIX, DC-SG-APPX-DEF(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-COST(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-COST(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-COST(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-RX(01-16)HIX

Affected Forms:

State: District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only
- HMO

Product Name: 2016 DC Small Group

Project Name/Number: /

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly

Member Months: 34,232

Benefit Change: Increase

Percent Change Requested: Min: -6.4 Max: 7.1 Avg: 2.2

PRIOR RATE:

Total Earned Premium: 15,920,146.00

Total Incurred Claims: 12,826,862.00

Annual \$: Min: 145.66 Max: 974.82 Avg: 716.37

REQUESTED RATE:

Projected Earned Premium: 16,270,389.00

Projected Incurred Claims: 13,109,053.00

Annual \$: Min: 148.86 Max: 996.27 Avg: 732.13

SERFF Tracking #:	KPMA-130060631	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

Rate/Rule Schedule

SERFF Tracking #:

KPMA-130060631

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

2016 DC Small Group

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2016 DC Small Group Exchange Rate Sheets	DC-SG-HMO-FACE(01-14)HIX, DC-SG-POS-FACE(01-14)HIX, EOC-COVER (1-05), DC-SG-WRAP(01-16)HIX, KFHP-EOC COVER (01/10)DC, DCLG-ALL-TOC(1-05), DC-SG-SEC1(01-16)HIX, DC-SG-SEC2(01-15)HIX, DC-SG-SEC3(01-16)HIX, DC-SG-SEC4(01-14)HIX, DC-SG-SEC5(01-16)HIX, DC-SG-SEC6(01-15)HIX, DC-SG-SEC7(01-14)HIX, DC-SG-APPX-DEF(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-	Revised	Previous State Filing Number: KPMA-129593007 Percent Rate Change Request:	2016 DC Small Group Exchange Rate Sheets.pdf,

SERFF Tracking #:

KPMA-130060631

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

2016 DC Small Group

Project Name/Number:

/

BRONZE-5000-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-COST(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-COST(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-COST(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-RX(01-

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

			16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-RX(01-16)HIX			
--	--	--	--	--	--	--

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	NP DC: Platinum (Aussad/Pal Deval)	NP DC: Platinum (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)
20	Under	\$277.57	\$267.33	\$254.26	\$252.82	\$231.86	\$227.61	\$217.24	\$210.02	\$197.43	\$181.34	\$162.91	\$150.42	\$135.16	\$118.97	\$102.48	\$227.54	\$268.88
21	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
22	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
23	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
24	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
25	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
26	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
27	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
28	Under	\$315.77	\$288.12	\$269.25	\$287.61	\$256.77	\$258.93	\$247.14	\$238.92	\$224.59	\$208.57	\$185.33	\$171.12	\$154.24	\$137.74	\$120.19	\$253.16	\$305.88
29	Under	\$222.56	\$210.66	\$195.47	\$203.80	\$186.45	\$210.66	\$204.06	\$229.35	\$232.06	\$244.06	\$229.35	\$217.48	\$201.97	\$177.48	\$158.41	\$217.48	\$258.41
30	Under	\$330.62	\$304.12	\$280.85	\$327.11	\$276.18	\$258.76	\$235.16	\$235.08	\$255.38	\$235.08	\$218.41	\$179.17	\$182.43	\$181.92	\$209.14	\$230.79	\$320.27
31	Under	\$319.11	\$326.60	\$310.63	\$310.63	\$283.27	\$278.07	\$265.40	\$256.59	\$241.10	\$223.99	\$199.03	\$183.77	\$187.12	\$186.59	\$224.76	\$217.88	\$338.49
32	Under	\$465.75	\$333.96	\$311.63	\$315.83	\$289.65	\$284.34	\$271.38	\$266.37	\$246.63	\$229.04	\$203.52	\$187.91	\$191.33	\$190.99	\$229.83	\$229.83	\$358.89
33	Under	\$454.81	\$344.81	\$325.01	\$344.81	\$325.01	\$325.01	\$297.70	\$288.37	\$265.28	\$245.36	\$215.28	\$195.28	\$195.28	\$195.28	\$245.36	\$245.36	\$358.89
34	Under	\$363.30	\$349.90	\$332.79	\$330.91	\$303.48	\$297.91	\$284.34	\$278.49	\$258.40	\$238.32	\$212.23	\$196.88	\$200.47	\$199.90	\$240.80	\$240.80	\$351.92
35	Under	\$317.79	\$338.08	\$330.46	\$330.46	\$310.57	\$304.87	\$290.98	\$281.31	\$264.44	\$245.58	\$218.21	\$201.48	\$205.15	\$204.62	\$239.08	\$239.08	\$350.15
36	Under	\$300.23	\$316.35	\$306.25	\$306.25	\$286.17	\$281.66	\$267.63	\$257.18	\$237.18	\$217.18	\$202.18	\$192.18	\$192.18	\$202.18	\$237.18	\$237.18	\$348.17
37	Under	\$388.77	\$374.43	\$356.12	\$354.10	\$324.75	\$318.79	\$294.16	\$276.52	\$256.79	\$236.74	\$216.77	\$201.67	\$186.59	\$171.48	\$156.38	\$216.77	\$267.59
38	Under	\$393.43	\$378.92	\$358.39	\$352.62	\$327.61	\$322.62	\$297.69	\$279.84	\$259.87	\$239.74	\$219.62	\$204.52	\$189.43	\$174.34	\$159.25	\$219.62	\$270.48
39	Under	\$398.10	\$383.42	\$364.67	\$352.61	\$325.55	\$320.45	\$291.22	\$273.16	\$253.06	\$232.96	\$212.86	\$197.76	\$182.67	\$167.58	\$152.49	\$212.86	\$263.40
40	Under	\$411.81	\$396.81	\$376.65	\$361.81	\$331.65	\$326.47	\$297.87	\$279.43	\$258.87	\$238.31	\$217.75	\$202.19	\$186.63	\$171.07	\$155.51	\$217.75	\$268.19
41	Under	\$429.93	\$414.08	\$393.83	\$378.49	\$350.14	\$342.54	\$313.49	\$294.63	\$273.58	\$252.53	\$231.48	\$210.43	\$189.38	\$168.33	\$153.28	\$231.48	\$282.40
42	Under	\$446.91	\$430.43	\$409.38	\$393.72	\$364.77	\$356.47	\$326.15	\$307.78	\$286.33	\$264.88	\$243.43	\$221.98	\$200.53	\$179.08	\$163.63	\$243.43	\$294.32
43	Under	\$464.31	\$448.19	\$425.12	\$408.41	\$379.19	\$370.41	\$339.40	\$319.44	\$297.99	\$276.54	\$255.09	\$233.64	\$212.19	\$190.74	\$169.29	\$255.09	\$305.98
44	Under	\$482.56	\$466.74	\$442.03	\$424.59	\$394.54	\$387.68	\$354.33	\$334.11	\$312.74	\$291.37	\$269.99	\$248.62	\$227.25	\$205.88	\$184.51	\$269.99	\$320.89
45	Under	\$501.24	\$482.75	\$459.14	\$446.54	\$412.02	\$403.02	\$369.29	\$348.51	\$326.77	\$305.00	\$283.23	\$261.46	\$239.69	\$217.92	\$196.15	\$283.23	\$334.21
46	Under	\$520.76	\$497.62	\$472.62	\$459.12	\$424.13	\$415.12	\$380.40	\$359.62	\$337.85	\$316.08	\$294.31	\$272.54	\$250.77	\$229.00	\$207.23	\$294.31	\$345.14
47	Under	\$541.13	\$509.68	\$482.17	\$469.88	\$442.52	\$434.73	\$398.74	\$377.42	\$355.69	\$334.02	\$312.35	\$290.68	\$268.91	\$247.14	\$225.37	\$312.35	\$362.16
48	Under	\$562.35	\$531.12	\$511.21	\$498.75	\$469.75	\$461.13	\$425.10	\$403.98	\$382.85	\$361.73	\$340.60	\$319.48	\$298.35	\$277.23	\$256.10	\$340.60	\$391.06
49	Under	\$584.42	\$555.34	\$532.31	\$519.41	\$488.19	\$479.33	\$443.40	\$422.50	\$401.58	\$380.65	\$359.73	\$338.80	\$317.87	\$296.94	\$276.01	\$359.73	\$409.99
50	Under	\$607.34	\$584.04	\$556.33	\$543.19	\$508.53	\$497.34	\$461.38	\$440.16	\$419.03	\$397.80	\$376.57	\$355.34	\$334.11	\$312.88	\$291.65	\$376.57	\$426.90
51	Under	\$631.11	\$607.83	\$578.10	\$567.88	\$527.18	\$517.51	\$483.94	\$462.53	\$441.12	\$419.71	\$398.30	\$376.89	\$355.48	\$334.07	\$312.66	\$398.30	\$449.91
52	Under	\$655.72	\$631.54	\$600.65	\$590.26	\$545.75	\$537.70	\$496.15	\$474.52	\$452.91	\$431.30	\$409.69	\$388.08	\$366.47	\$344.86	\$323.25	\$409.69	\$460.92
53	Under	\$681.19	\$652.98	\$623.98	\$615.98	\$568.67	\$560.45	\$518.45	\$496.54	\$474.53	\$452.52	\$430.51	\$408.50	\$386.49	\$364.48	\$342.47	\$452.52	\$503.93
54	Under	\$707.93	\$681.82	\$648.47	\$640.81	\$591.35	\$580.51	\$535.65	\$513.63	\$491.62	\$469.60	\$447.59	\$425.58	\$403.57	\$381.56	\$359.55	\$447.59	\$508.96
55	Under	\$735.51	\$708.73	\$669.74	\$662.13	\$613.13	\$605.65	\$556.22	\$534.15	\$512.07	\$489.99	\$467.90	\$445.80	\$423.71	\$401.62	\$379.53	\$467.90	\$523.95
56	Under	\$764.27	\$735.18	\$700.18	\$692.76	\$643.76	\$636.79	\$586.38	\$564.31	\$542.23	\$520.15	\$498.07	\$475.98	\$453.89	\$431.80	\$409.71	\$498.07	\$553.96
57	Under	\$793.04	\$762.00	\$727.29	\$719.68	\$670.68	\$663.12	\$612.71	\$590.64	\$568.56	\$546.48	\$524.40	\$502.32	\$480.24	\$458.15	\$436.07	\$524.40	\$583.97
58	Under	\$823.07	\$794.64	\$758.64	\$751.50	\$698.20	\$691.24	\$640.83	\$618.76	\$596.68	\$574.60	\$552.52	\$530.44	\$508.36	\$486.27	\$464.19	\$552.52	\$603.98
59	Under	\$852.32	\$825.70	\$785.32	\$778.08	\$724.15	\$716.15	\$665.69	\$643.69	\$621.69	\$600.69	\$578.69	\$556.69	\$534.69	\$512.69	\$490.69	\$578.69	\$628.99
60	Under	\$880.85	\$852.61	\$810.11	\$802.47	\$748.05	\$740.11	\$689.50	\$667.45	\$645.40	\$623.35	\$601.30	\$579.25	\$557.20	\$535.15	\$513.10	\$601.30	\$651.99
61	Under	\$925.65	\$894.91	\$848.91	\$843.12	\$779.03	\$773.22	\$724.47	\$702.38	\$680.29	\$658.20	\$636.11	\$614.02	\$591.93	\$569.84	\$547.75	\$658.20	\$708.99
62	Under	\$935.65	\$904.91	\$858.91	\$853.12	\$789.03	\$783.22	\$734.47	\$712.38	\$690.29	\$668.20	\$646.11	\$624.02	\$601.93	\$579.84	\$557.75	\$690.29	\$740.99
63	Under	\$955.65	\$924.91	\$878.91	\$873.12	\$809.03	\$803.22	\$754.47	\$732.38	\$710.29	\$688.20	\$666.11	\$644.02	\$621.93	\$599.84	\$577.75	\$710.29	\$760.99
64	Under	\$925.65	\$894.91	\$848.91	\$843.12	\$779.03	\$773.22	\$724.47	\$702.38	\$680.29	\$658.20	\$636.11	\$614.02	\$591.93	\$569.84	\$547.75	\$658.20	\$708.99

Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$291.45	\$280.70	\$266.97	\$265.46	\$243.46	\$238.99
21	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
22	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
23	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
24	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
25	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
26	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
27	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
28	\$331.55	\$319.33	\$303.71	\$301.99	\$276.96	\$271.88
29	\$338.68	\$326.19	\$310.24	\$308.49	\$282.91	\$277.72
30	\$347.15	\$334.35	\$318.00	\$316.20	\$289.99	\$284.67
31	\$356.06	\$342.93	\$326.16	\$324.32	\$297.43	\$291.98
32	\$364.09	\$350.66	\$333.51	\$331.62	\$304.13	\$298.55
33	\$372.55	\$358.81	\$341.26	\$339.33	\$311.21	\$305.50
34	\$381.47	\$367.40	\$349.43	\$347.45	\$318.65	\$312.81
35	\$390.38	\$375.98	\$357.59	\$355.57	\$326.10	\$320.11
36	\$399.29	\$384.57	\$365.76	\$363.69	\$333.54	\$327.42
37	\$408.20	\$393.15	\$373.92	\$371.81	\$340.99	\$334.73
38	\$413.11	\$397.87	\$378.41	\$376.27	\$345.08	\$338.75
39	\$418.01	\$402.59	\$382.90	\$380.74	\$349.18	\$342.77
40	\$434.50	\$418.47	\$398.01	\$395.76	\$362.95	\$356.29
41	\$451.43	\$434.78	\$413.52	\$411.18	\$377.09	\$370.18
42	\$469.26	\$451.95	\$429.85	\$427.42	\$391.98	\$384.79
43	\$487.53	\$469.55	\$446.58	\$444.06	\$407.25	\$399.78
44	\$506.69	\$488.00	\$464.14	\$461.51	\$423.25	\$415.49
45	\$526.30	\$506.89	\$482.10	\$479.37	\$439.63	\$431.57
46	\$546.80	\$526.63	\$500.87	\$498.04	\$456.76	\$448.38
47	\$568.19	\$547.23	\$520.47	\$517.53	\$474.63	\$465.92
48	\$590.47	\$568.69	\$540.88	\$537.82	\$493.24	\$484.19
49	\$613.64	\$591.01	\$562.11	\$558.93	\$512.60	\$503.19
50	\$637.71	\$614.19	\$584.15	\$580.85	\$532.70	\$522.93
51	\$662.66	\$638.22	\$607.01	\$603.58	\$553.54	\$543.39
52	\$688.51	\$663.12	\$630.69	\$627.12	\$575.13	\$564.58
53	\$715.25	\$688.87	\$655.18	\$651.47	\$597.47	\$586.51
54	\$743.32	\$715.91	\$680.90	\$677.05	\$620.92	\$609.53
55	\$772.29	\$743.81	\$707.43	\$703.43	\$645.12	\$633.28
56	\$802.59	\$772.99	\$735.19	\$731.03	\$670.43	\$658.13
57	\$833.79	\$803.04	\$763.76	\$759.44	\$696.49	\$683.71
58	\$866.32	\$834.37	\$793.56	\$789.08	\$723.66	\$710.39
59	\$900.19	\$866.99	\$824.59	\$819.92	\$751.96	\$738.16
60	\$935.39	\$900.90	\$856.83	\$851.99	\$781.36	\$767.03
61	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
62	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
63	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
64+	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	KP DC Platinum (Total/Prod/Des)	KP DC Platinum (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)	KP DC Silver (Total/Prod/Des)	KP DC Silver (Total/Prod/Des)	KP DC Silver (Total/Prod/Des)	KP DC Silver (Total/Prod/Des)	KP DC Bronze (Total/Prod/Des)	KP DC Bronze (Total/Prod/Des)	KP DC Bronze (Total/Prod/Des)	KP DC Bronze (Total/Prod/Des)	KP DC Bronze (Total/Prod/Des)	KP DC Silver (Total/Prod/Des)	KP DC Gold (Total/Prod/Des)
20 and Under	\$279.95	\$269.63	\$256.44	\$254.99	\$233.85	\$229.57	\$219.11	\$211.82	\$199.06	\$184.91	\$164.31	\$151.71	\$154.48	\$154.03	\$185.55	\$224.45	\$271.19	\$271.19
1	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
22	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
23	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
24	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
25	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
26	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
27	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.65	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
28	\$318.48	\$306.73	\$291.73	\$290.08	\$266.04	\$261.15	\$249.26	\$236.52	\$220.36	\$201.36	\$186.92	\$172.59	\$175.74	\$175.23	\$211.09	\$255.33	\$308.51	\$308.51
29	\$325.33	\$313.33	\$298.01	\$296.32	\$271.75	\$264.16	\$251.32	\$231.39	\$212.89	\$190.95	\$172.51	\$158.48	\$154.88	\$154.37	\$190.95	\$232.63	\$283.54	\$283.54
30	\$333.46	\$321.17	\$309.45	\$303.73	\$278.55	\$272.44	\$260.98	\$242.31	\$222.18	\$202.26	\$180.71	\$162.08	\$158.48	\$157.97	\$190.95	\$232.63	\$283.54	\$283.54
31	\$342.02	\$329.41	\$318.70	\$316.58	\$292.68	\$286.70	\$274.55	\$254.78	\$234.78	\$214.78	\$194.78	\$174.78	\$171.23	\$170.72	\$211.09	\$255.33	\$308.51	\$308.51
32	\$349.73	\$336.83	\$329.36	\$328.78	\$304.52	\$298.71	\$287.71	\$268.62	\$248.62	\$228.62	\$208.62	\$188.62	\$185.17	\$184.66	\$225.09	\$269.50	\$324.31	\$324.31
33	\$357.86	\$344.67	\$337.80	\$336.96	\$312.94	\$307.94	\$296.94	\$277.85	\$257.85	\$237.85	\$217.85	\$197.85	\$194.30	\$193.79	\$234.31	\$278.72	\$333.53	\$333.53
34	\$366.42	\$353.61	\$346.65	\$345.81	\$321.79	\$316.79	\$305.79	\$286.70	\$266.70	\$246.70	\$226.70	\$206.70	\$203.15	\$202.64	\$243.07	\$287.48	\$342.29	\$342.29
35	\$374.98	\$361.16	\$354.19	\$353.35	\$329.33	\$324.33	\$313.33	\$294.24	\$274.24	\$254.24	\$234.24	\$214.24	\$210.69	\$210.18	\$251.10	\$295.51	\$350.32	\$350.32
36	\$383.55	\$369.40	\$362.43	\$361.59	\$337.57	\$332.57	\$321.57	\$302.48	\$282.48	\$262.48	\$242.48	\$222.48	\$218.93	\$218.42	\$259.34	\$303.75	\$358.56	\$358.56
37	\$392.11	\$377.65	\$370.68	\$369.84	\$345.82	\$340.82	\$329.82	\$310.73	\$290.73	\$270.73	\$250.73	\$230.73	\$227.18	\$226.67	\$267.59	\$311.99	\$366.80	\$366.80
38	\$396.81	\$382.17	\$375.20	\$374.36	\$350.34	\$345.34	\$334.34	\$315.25	\$295.25	\$275.25	\$255.25	\$235.25	\$231.70	\$231.19	\$272.11	\$317.51	\$372.32	\$372.32
39	\$401.52	\$386.71	\$379.74	\$378.90	\$354.88	\$349.88	\$338.88	\$319.79	\$299.79	\$279.79	\$259.79	\$239.79	\$236.24	\$235.73	\$276.65	\$322.05	\$376.86	\$376.86
40	\$407.36	\$392.55	\$385.58	\$384.74	\$360.72	\$355.72	\$344.72	\$325.63	\$305.63	\$285.63	\$265.63	\$245.63	\$242.08	\$241.57	\$282.49	\$327.89	\$382.70	\$382.70
41	\$417.36	\$398.31	\$391.34	\$390.50	\$366.48	\$361.48	\$350.48	\$331.39	\$311.39	\$291.39	\$271.39	\$251.39	\$247.84	\$247.33	\$288.25	\$333.65	\$388.46	\$388.46
42	\$433.62	\$417.64	\$410.67	\$409.83	\$385.81	\$380.81	\$369.81	\$350.72	\$330.72	\$310.72	\$290.72	\$270.72	\$250.72	\$247.17	\$288.09	\$333.49	\$388.30	\$388.30
43	\$450.75	\$434.13	\$427.16	\$426.32	\$402.30	\$397.30	\$386.30	\$367.21	\$347.21	\$327.21	\$307.21	\$287.21	\$283.66	\$283.15	\$324.07	\$369.47	\$424.28	\$424.28
44	\$468.30	\$451.07	\$444.04	\$443.20	\$419.18	\$414.18	\$403.18	\$384.09	\$364.09	\$344.09	\$324.09	\$304.09	\$300.54	\$300.03	\$340.95	\$386.35	\$441.16	\$441.16
45	\$486.71	\$468.75	\$461.78	\$460.94	\$436.92	\$431.92	\$420.92	\$401.83	\$381.83	\$361.83	\$341.83	\$321.83	\$318.28	\$317.77	\$358.69	\$404.09	\$458.90	\$458.90
46	\$505.55	\$486.90	\$479.93	\$479.09	\$455.07	\$450.07	\$439.07	\$420.08	\$400.08	\$380.08	\$360.08	\$340.08	\$336.53	\$336.02	\$376.94	\$422.34	\$477.15	\$477.15
47	\$525.23	\$505.86	\$498.89	\$498.05	\$474.03	\$469.03	\$458.03	\$439.04	\$419.04	\$399.04	\$379.04	\$359.04	\$355.49	\$354.98	\$395.90	\$441.30	\$496.11	\$496.11
48	\$545.78	\$526.26	\$519.29	\$518.45	\$494.43	\$489.43	\$478.43	\$459.44	\$439.44	\$419.44	\$399.44	\$379.44	\$375.89	\$375.38	\$416.80	\$462.20	\$517.01	\$517.01
49	\$569.44	\$550.79	\$543.82	\$542.98	\$518.96	\$513.96	\$502.96	\$483.97	\$463.97	\$443.97	\$423.97	\$403.97	\$400.42	\$399.91	\$440.83	\$486.23	\$541.04	\$541.04
50	\$612.56	\$589.96	\$582.99	\$582.15	\$558.13	\$553.13	\$542.13	\$523.14	\$503.14	\$483.14	\$463.14	\$443.14	\$439.59	\$439.08	\$480.50	\$525.90	\$580.71	\$580.71
51	\$626.53	\$603.93	\$596.96	\$596.12	\$572.10	\$567.10	\$556.10	\$537.11	\$517.11	\$497.11	\$477.11	\$457.11	\$453.56	\$453.05	\$494.47	\$539.87	\$594.68	\$594.68
52	\$661.35	\$638.75	\$631.78	\$630.94	\$606.92	\$601.92	\$590.92	\$571.93	\$551.93	\$531.93	\$511.93	\$491.93	\$488.38	\$487.87	\$528.79	\$574.19	\$629.00	\$629.00
53	\$687.04	\$664.44	\$657.47	\$656.63	\$632.61	\$627.61	\$616.61	\$597.62	\$577.62	\$557.62	\$537.62	\$517.62	\$514.07	\$513.56	\$554.98	\$600.38	\$655.19	\$655.19
54	\$714.01	\$691.41	\$684.44	\$683.60	\$659.58	\$654.58	\$643.58	\$624.59	\$604.59	\$584.59	\$564.59	\$544.59	\$541.04	\$540.53	\$581.95	\$627.35	\$682.16	\$682.16
55	\$747.83	\$725.23	\$718.26	\$717.42	\$693.40	\$688.40	\$677.40	\$658.41	\$638.41	\$618.41	\$598.41	\$578.41	\$574.86	\$574.35	\$615.77	\$661.17	\$715.98	\$715.98
56	\$770.94	\$747.50	\$740.53	\$739.69	\$715.67	\$710.67	\$700.67	\$681.68	\$661.68	\$641.68	\$621.68	\$601.68	\$598.13	\$597.62	\$638.54	\$683.94	\$738.75	\$738.75
57	\$800.90	\$771.37	\$764.40	\$763.56	\$739.54	\$734.54	\$723.54	\$704.55	\$684.55	\$664.55	\$644.55	\$624.55	\$621.00	\$620.49	\$661.91	\$707.31	\$762.12	\$762.12
58	\$832.16	\$801.47	\$794.50	\$793.66	\$769.64	\$764.64	\$753.64	\$734.65	\$714.65	\$694.65	\$674.65	\$654.65	\$651.10	\$650.59	\$691.91	\$737.31	\$792.12	\$792.12
59	\$864.68	\$832.79	\$825.82	\$824.98	\$800.96	\$795.96	\$784.96	\$765.97	\$745.97	\$725.97	\$705.97	\$685.97	\$682.42	\$681.91	\$723.33	\$768.73	\$823.54	\$823.54
60	\$898.50	\$865.37	\$858.40	\$857.56	\$833.54	\$828.54	\$817.54	\$798.55	\$778.55	\$758.55	\$738.55	\$718.55	\$715.00	\$714.49	\$755.91	\$801.31	\$856.12	\$856.12
61	\$933.60	\$899.16	\$892.19	\$891.35	\$867.33	\$862.33	\$851.33	\$832.34	\$812.34	\$792.34	\$772.34	\$752.34	\$748.79	\$748.28	\$789.70	\$835.10	\$890.01	\$890.01
62	\$933.60	\$899.16	\$892.19	\$891.35	\$867.33	\$862.33	\$851.33	\$832.34	\$812.34	\$792.34	\$772.34	\$752.34	\$748.79	\$748.28	\$789.70	\$835.10	\$890.01	\$890.01
63	\$933.60	\$899.16	\$892.19	\$891.35	\$867.33	\$862.33	\$851.33	\$832.34	\$812.34	\$792.34	\$772.34	\$752.34	\$748.79	\$748.28	\$789.70	\$835.10	\$890.01	\$890.01
64+	\$933.60	\$899.16	\$892.19	\$891.35	\$867.33	\$862.33	\$851.33	\$832.34	\$812.34	\$792.34	\$772.34	\$752.34	\$748.79	\$748.28	\$789.70	\$835.10	\$890.01	\$890.01

Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$293.95	\$283.11	\$269.26	\$267.74	\$245.55	\$241.04
21	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
22	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
23	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
24	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
25	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
26	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
27	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
28	\$334.40	\$322.07	\$306.32	\$304.58	\$279.34	\$274.22
29	\$341.59	\$328.99	\$312.90	\$311.14	\$285.34	\$280.11
30	\$350.13	\$337.22	\$320.73	\$318.92	\$292.48	\$287.12
31	\$359.12	\$345.88	\$328.96	\$327.11	\$299.98	\$294.49
32	\$367.22	\$353.67	\$336.37	\$334.47	\$306.74	\$301.11
33	\$375.75	\$361.89	\$344.19	\$342.24	\$313.88	\$308.12
34	\$384.75	\$370.56	\$352.43	\$350.43	\$321.39	\$315.50
35	\$393.73	\$379.21	\$360.66	\$358.62	\$328.90	\$322.86
36	\$402.72	\$387.87	\$368.90	\$366.81	\$336.41	\$330.23
37	\$411.71	\$396.53	\$377.13	\$375.00	\$343.92	\$337.61
38	\$416.66	\$401.29	\$381.66	\$379.50	\$348.04	\$341.66
39	\$421.60	\$406.05	\$386.19	\$384.01	\$352.18	\$345.71
40	\$438.23	\$422.06	\$401.43	\$399.16	\$366.07	\$359.35
41	\$455.31	\$438.51	\$417.07	\$414.71	\$380.33	\$373.36
42	\$473.29	\$455.83	\$433.54	\$431.09	\$395.35	\$388.10
43	\$491.72	\$473.58	\$450.42	\$447.87	\$410.75	\$403.21
44	\$511.04	\$492.19	\$468.13	\$465.47	\$426.89	\$419.06
45	\$530.82	\$511.24	\$486.24	\$483.49	\$443.41	\$435.28
46	\$551.50	\$531.15	\$505.17	\$502.32	\$460.68	\$452.23
47	\$573.07	\$551.93	\$524.94	\$521.98	\$478.71	\$469.92
48	\$595.54	\$573.57	\$545.53	\$542.44	\$497.48	\$488.35
49	\$618.91	\$596.09	\$566.94	\$563.73	\$517.00	\$507.51
50	\$643.19	\$619.47	\$589.17	\$585.84	\$537.28	\$527.42
51	\$668.35	\$643.70	\$612.22	\$608.76	\$558.29	\$548.06
52	\$694.42	\$668.82	\$636.11	\$632.51	\$580.07	\$569.43
53	\$721.39	\$694.79	\$660.81	\$657.07	\$602.60	\$591.55
54	\$749.70	\$722.06	\$686.75	\$682.87	\$626.25	\$614.77
55	\$778.92	\$750.20	\$713.51	\$709.47	\$650.66	\$638.72
56	\$809.48	\$779.63	\$741.51	\$737.31	\$676.19	\$663.78
57	\$840.95	\$809.94	\$770.32	\$765.96	\$702.47	\$689.58
58	\$873.76	\$841.54	\$800.38	\$795.86	\$729.88	\$716.49
59	\$907.92	\$874.44	\$831.67	\$826.96	\$758.42	\$744.50
60	\$943.42	\$908.64	\$864.19	\$859.31	\$788.07	\$773.62
61	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
62	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
63	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
64+	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
Age	P	DC Platinum	P	DC Platinum	P	DC Gold	P	DC Gold	P	DC Silver	P	DC Silver	P	DC Bronze	P	DC Bronze	P	DC Gold
20 and Under	\$282.36	\$271.94	\$258.65	\$257.18	\$255.86	\$253.54	\$252.99	\$251.64	\$250.84	\$250.77	\$248.50	\$165.72	\$153.02	\$155.80	\$173.20	\$187.14	\$226.38	\$273.52
21	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
22	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
23	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
24	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
25	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
26	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
27	\$313.87	\$302.30	\$287.52	\$285.89	\$282.19	\$275.38	\$275.38	\$273.49	\$273.25	\$273.18	\$270.33	\$184.22	\$170.09	\$173.20	\$208.04	\$251.65	\$304.05	\$304.05
28	\$321.22	\$309.57	\$294.24	\$292.57	\$288.52	\$282.40	\$282.40	\$283.04	\$278.46	\$278.39	\$272.17	\$188.53	\$174.07	\$177.25	\$176.74	\$212.90	\$257.53	\$311.16
29	\$328.13	\$316.02	\$300.57	\$298.87	\$294.09	\$289.06	\$296.81	\$248.27	\$233.38	\$233.31	\$216.74	\$192.59	\$177.82	\$181.05	\$180.54	\$217.48	\$265.07	\$317.85
30	\$336.32	\$323.92	\$308.08	\$306.34	\$280.95	\$275.79	\$263.22	\$254.48	\$239.22	\$239.14	\$222.15	\$197.40	\$182.26	\$185.58	\$185.06	\$222.92	\$269.64	\$325.80
31	\$344.96	\$332.23	\$315.99	\$314.20	\$288.16	\$282.87	\$269.98	\$261.02	\$245.36	\$245.27	\$227.85	\$202.46	\$186.94	\$190.35	\$189.81	\$228.64	\$276.57	\$334.16
32	\$352.73	\$339.72	\$323.11	\$321.28	\$294.65	\$276.06	\$266.90	\$257.99	\$240.89	\$240.80	\$232.99	\$207.03	\$191.15	\$194.63	\$194.08	\$233.80	\$282.80	\$341.69
33	\$360.93	\$347.63	\$330.62	\$328.76	\$301.50	\$285.97	\$282.49	\$273.10	\$256.72	\$256.63	\$238.40	\$211.84	\$195.60	\$199.16	\$198.60	\$239.23	\$286.38	\$340.63
34	\$369.57	\$355.94	\$338.53	\$336.62	\$308.72	\$300.05	\$289.25	\$279.63	\$262.86	\$262.78	\$244.11	\$216.91	\$200.28	\$203.93	\$203.35	\$244.95	\$296.30	\$357.99
35	\$378.20	\$364.26	\$346.44	\$344.48	\$315.93	\$310.13	\$296.00	\$286.16	\$269.00	\$268.91	\$249.82	\$221.97	\$204.96	\$208.10	\$200.67	\$250.67	\$303.22	\$366.36
36	\$386.84	\$372.57	\$354.35	\$352.35	\$323.14	\$317.21	\$302.77	\$292.70	\$275.15	\$275.06	\$255.51	\$227.05	\$209.63	\$213.45	\$212.85	\$256.40	\$310.14	\$374.73
37	\$395.48	\$380.89	\$362.26	\$360.21	\$330.35	\$324.29	\$309.52	\$299.24	\$281.19	\$281.19	\$261.22	\$232.12	\$214.30	\$218.22	\$217.60	\$261.13	\$317.07	\$381.09
38	\$400.95	\$385.46	\$366.61	\$364.53	\$334.32	\$328.19	\$313.23	\$302.83	\$284.67	\$284.57	\$264.35	\$234.90	\$216.88	\$220.84	\$220.21	\$265.27	\$320.87	\$387.69
39	\$404.97	\$390.04	\$370.96	\$368.87	\$338.29	\$332.08	\$316.96	\$306.42	\$288.05	\$287.94	\$267.50	\$237.69	\$219.45	\$223.46	\$222.83	\$268.42	\$324.68	\$392.29
40	\$420.95	\$405.42	\$385.59	\$383.41	\$351.63	\$345.18	\$329.46	\$318.50	\$299.41	\$299.31	\$278.05	\$247.07	\$228.11	\$232.47	\$231.62	\$279.00	\$337.48	\$407.77
41	\$437.35	\$421.22	\$400.62	\$398.36	\$365.34	\$358.63	\$342.30	\$330.92	\$311.08	\$310.96	\$288.88	\$257.00	\$236.69	\$241.32	\$240.64	\$289.88	\$350.64	\$423.66
42	\$454.62	\$437.86	\$416.44	\$414.08	\$379.76	\$372.79	\$355.81	\$343.08	\$323.35	\$323.24	\$300.79	\$266.84	\$246.36	\$250.14	\$250.85	\$301.33	\$364.48	\$440.38
43	\$472.32	\$454.91	\$432.66	\$430.21	\$394.54	\$387.31	\$369.67	\$357.38	\$335.95	\$335.84	\$311.98	\$277.22	\$255.95	\$260.62	\$259.89	\$313.06	\$378.68	\$447.53
44	\$490.89	\$472.78	\$449.66	\$447.12	\$410.05	\$402.54	\$384.20	\$371.43	\$349.15	\$349.03	\$324.24	\$288.12	\$266.01	\$270.86	\$270.10	\$325.37	\$393.57	\$475.52
45	\$509.89	\$491.08	\$467.06	\$464.42	\$425.92	\$399.06	\$418.11	\$385.80	\$362.66	\$362.54	\$336.79	\$299.27	\$276.31	\$280.55	\$280.55	\$337.95	\$408.79	\$493.92
46	\$529.74	\$510.20	\$485.25	\$482.51	\$442.52	\$414.60	\$400.83	\$400.83	\$376.79	\$376.66	\$349.91	\$310.92	\$287.07	\$292.31	\$292.31	\$351.12	\$424.71	\$513.15
47	\$550.47	\$530.16	\$504.23	\$501.38	\$459.82	\$430.83	\$451.39	\$430.83	\$391.53	\$391.40	\$363.60	\$323.09	\$298.30	\$303.74	\$302.88	\$364.86	\$441.33	\$533.22
48	\$572.05	\$550.95	\$524.01	\$521.05	\$477.85	\$447.72	\$469.09	\$432.84	\$406.88	\$406.75	\$377.86	\$335.75	\$310.00	\$315.65	\$314.76	\$379.16	\$458.64	\$554.14
49	\$594.50	\$572.58	\$544.58	\$541.49	\$496.61	\$467.50	\$485.29	\$449.83	\$422.85	\$422.71	\$392.69	\$348.93	\$322.16	\$328.04	\$327.11	\$394.04	\$476.63	\$575.89
50	\$617.82	\$595.03	\$565.93	\$562.73	\$516.08	\$486.61	\$504.34	\$467.47	\$439.43	\$439.28	\$408.08	\$362.62	\$334.80	\$339.94	\$340.90	\$409.30	\$495.33	\$598.47
51	\$642.00	\$618.32	\$588.07	\$584.76	\$536.28	\$502.46	\$524.46	\$485.77	\$456.63	\$456.47	\$424.05	\$378.81	\$347.90	\$354.25	\$353.24	\$425.52	\$514.71	\$621.89
52	\$667.03	\$642.44	\$611.01	\$607.56	\$557.20	\$524.05	\$546.98	\$504.71	\$474.45	\$474.28	\$440.59	\$390.50	\$361.47	\$368.06	\$367.01	\$442.12	\$534.79	\$646.15
53	\$692.94	\$667.39	\$634.75	\$631.15	\$578.84	\$542.33	\$568.22	\$524.31	\$492.87	\$492.70	\$457.70	\$406.71	\$375.51	\$382.35	\$381.28	\$459.29	\$555.55	\$671.24
54	\$720.14	\$693.58	\$659.66	\$655.94	\$601.55	\$560.53	\$583.62	\$544.89	\$512.22	\$512.03	\$472.67	\$422.67	\$390.25	\$397.37	\$396.24	\$477.32	\$577.36	\$697.59
55	\$748.20	\$720.61	\$685.36	\$681.49	\$625.00	\$581.54	\$605.58	\$566.12	\$532.18	\$531.99	\$494.21	\$446.15	\$405.46	\$412.85	\$411.68	\$495.91	\$599.86	\$724.77
56	\$777.56	\$748.88	\$712.26	\$708.23	\$649.53	\$607.60	\$568.56	\$533.05	\$505.87	\$505.87	\$471.51	\$421.37	\$379.05	\$342.84	\$342.84	\$429.05	\$535.37	\$675.21
57	\$807.78	\$778.00	\$739.94	\$735.76	\$674.76	\$632.21	\$652.39	\$611.21	\$574.55	\$574.35	\$533.56	\$474.11	\$437.74	\$445.73	\$444.46	\$535.40	\$647.63	\$782.49
58	\$839.31	\$808.35	\$768.81	\$764.47	\$701.09	\$658.23	\$676.88	\$635.05	\$596.96	\$596.76	\$554.38	\$492.62	\$454.82	\$463.11	\$461.80	\$556.30	\$672.90	\$813.02
59	\$872.11	\$839.95	\$798.87	\$794.35	\$728.51	\$682.57	\$715.14	\$669.88	\$620.31	\$620.10	\$576.05	\$511.87	\$472.6	\$472.6	\$472.6	\$570.80	\$699.22	\$844.80
60	\$906.22	\$872.80	\$830.11	\$825.42	\$757.00	\$714.31	\$750.26	\$685.69	\$644.35	\$644.35	\$599.58	\$551.89	\$509.27	\$491.09	\$490.04	\$600.65	\$726.55	\$877.84
61	\$941.61	\$906.89	\$862.54	\$857.67	\$786.56	\$742.46	\$786.56	\$736.97	\$699.52	\$699.52	\$651.97	\$610.27	\$569.52	\$550.27	\$550.27	\$651.97	\$754.93	\$912.13
62	\$941.61	\$906.89	\$862.54	\$857.67	\$786.56	\$742.46	\$786.56	\$736.97	\$699.52	\$699.52	\$651.97	\$610.27	\$569.52	\$550.27	\$550.27	\$651.97	\$754.93	\$912.13
63	\$941.61	\$906.89	\$862.54	\$857.67	\$786.56	\$742.46	\$786.56	\$736.97	\$699.52	\$699.52	\$651.97	\$610.27	\$569.52	\$550.27	\$550.27	\$651.97	\$754.93	\$912.13
64+	\$941.61	\$906.89	\$862.54	\$857.67	\$786.56	\$742.46	\$786.56	\$736.97	\$699.52	\$699.52	\$651.97	\$610.27	\$569.52	\$550.27	\$550.27	\$651.97	\$754.93	\$912.13

Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$296.48	\$285.54	\$271.58	\$270.04	\$247.66	\$243.11
21	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
22	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
23	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
24	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
25	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
26	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
27	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
28	\$337.27	\$324.84	\$308.95	\$307.20	\$281.74	\$276.57
29	\$344.52	\$331.82	\$315.59	\$313.81	\$287.79	\$282.51
30	\$353.14	\$340.12	\$323.49	\$321.66	\$294.99	\$289.58
31	\$362.20	\$348.85	\$331.79	\$329.92	\$302.56	\$297.02
32	\$370.37	\$356.71	\$339.26	\$337.34	\$309.38	\$303.70
33	\$378.98	\$365.00	\$347.15	\$345.18	\$316.58	\$310.77
34	\$388.05	\$373.74	\$355.46	\$353.44	\$324.15	\$318.21
35	\$397.12	\$382.47	\$363.76	\$361.70	\$331.73	\$325.63
36	\$406.18	\$391.21	\$372.07	\$369.96	\$339.29	\$333.07
37	\$415.24	\$399.93	\$380.37	\$378.22	\$346.87	\$340.51
38	\$420.24	\$404.73	\$384.94	\$382.76	\$351.03	\$344.59
39	\$425.22	\$409.54	\$389.51	\$387.31	\$355.20	\$348.68
40	\$442.00	\$425.69	\$404.88	\$402.59	\$369.21	\$362.44
41	\$459.22	\$442.28	\$420.65	\$418.27	\$383.60	\$376.57
42	\$477.36	\$459.75	\$437.27	\$434.79	\$398.74	\$391.43
43	\$495.94	\$477.65	\$454.28	\$451.72	\$414.28	\$406.68
44	\$515.43	\$496.42	\$472.15	\$469.47	\$430.55	\$422.66
45	\$535.38	\$515.64	\$490.42	\$487.64	\$447.22	\$439.02
46	\$556.23	\$535.72	\$509.51	\$506.63	\$464.64	\$456.12
47	\$577.99	\$556.67	\$529.45	\$526.46	\$482.82	\$473.96
48	\$600.66	\$578.50	\$550.21	\$547.10	\$501.75	\$492.54
49	\$624.23	\$601.21	\$571.81	\$568.57	\$521.44	\$511.87
50	\$648.71	\$624.79	\$594.23	\$590.87	\$541.89	\$531.95
51	\$674.09	\$649.23	\$617.48	\$613.99	\$563.09	\$552.77
52	\$700.39	\$674.56	\$641.57	\$637.94	\$585.05	\$574.32
53	\$727.59	\$700.76	\$666.48	\$662.71	\$607.78	\$596.63
54	\$756.14	\$728.26	\$692.65	\$688.73	\$631.63	\$620.05
55	\$785.61	\$756.64	\$719.64	\$715.57	\$656.25	\$644.21
56	\$816.44	\$786.33	\$747.87	\$743.64	\$682.00	\$669.48
57	\$848.18	\$816.90	\$776.94	\$772.54	\$708.51	\$695.51
58	\$881.27	\$848.77	\$807.25	\$802.69	\$736.15	\$722.65
59	\$915.72	\$881.95	\$838.82	\$834.07	\$764.93	\$750.90
60	\$951.53	\$916.44	\$871.61	\$866.69	\$794.84	\$780.26
61	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
62	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
63	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
64+	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
Avg	P DC Platinum 4800000/Paid Deal	P DC Platinum 4800000/Paid Deal	KP DC Gold 1800000/Paid Deal	DC Gold 1800000/Paid Deal	DC Gold 1800000/Paid Deal	P DC Gold 1800000/Paid Deal	KP DC Gold 1800000/Paid Deal	P DC Silver 1800000/Paid Deal	DC Silver 1800000/Paid Deal	P DC Silver 1800000/Paid Deal	DC Silver 1800000/Paid Deal	P DC Bronze 4800000/Paid Deal	DC Bronze 4800000/Paid Deal	P DC Bronze 4800000/Paid Deal	DC Bronze 4800000/Paid Deal	KP DC Bronze 4800000/Paid Deal	P DC Silver 1800000/Paid Deal	KP DC Gold 1800000/Paid Deal
20 and Under	\$234.78	\$274.28	\$260.87	\$259.89	\$257.89	\$257.89	\$257.89	\$222.99	\$220.49	\$220.49	\$188.11	\$167.14	\$157.14	\$157.14	\$156.69	\$156.69	\$258.32	\$234.78
21	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
22	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
23	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
24	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
25	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
26	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
27	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.56	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
28	\$323.98	\$312.02	\$296.77	\$295.09	\$270.63	\$265.66	\$253.56	\$245.13	\$230.36	\$230.36	\$217.99	\$190.15	\$175.57	\$178.77	\$178.77	\$214.73	\$259.74	\$313.83
29	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
30	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
31	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
32	\$335.76	\$324.64	\$297.18	\$291.93	\$278.43	\$269.19	\$258.02	\$234.27	\$225.96	\$225.96	\$204.99	\$180.81	\$162.99	\$162.99	\$162.99	\$218.60	\$259.74	\$313.83
33	\$354.03	\$350.61	\$333.46	\$331.58	\$310.09	\$298.51	\$284.92	\$258.84	\$258.84	\$258.84	\$230.45	\$211.66	\$197.28	\$197.28	\$197.28	\$218.60	\$259.74	\$313.83
34	\$372.74	\$358.99	\$341.44	\$331.37	\$305.65	\$291.73	\$282.03	\$265.12	\$265.12	\$265.12	\$246.21	\$221.77	\$205.68	\$205.68	\$205.68	\$218.60	\$259.74	\$313.83
35	\$381.45	\$367.29	\$349.41	\$331.84	\$312.79	\$298.62	\$281.12	\$268.54	\$268.54	\$268.54	\$247.31	\$221.96	\$206.72	\$206.72	\$206.72	\$218.60	\$259.74	\$313.83
36	\$390.16	\$375.77	\$357.39	\$355.37	\$325.92	\$319.93	\$305.37	\$295.22	\$277.51	\$277.51	\$257.71	\$229.00	\$211.43	\$211.43	\$211.43	\$218.60	\$259.74	\$313.83
37	\$398.87	\$384.16	\$365.38	\$363.08	\$333.19	\$321.18	\$301.81	\$283.71	\$283.71	\$283.71	\$263.46	\$234.11	\$220.10	\$220.10	\$220.10	\$218.60	\$259.74	\$313.83
38	\$401.66	\$388.77	\$369.76	\$367.19	\$337.19	\$331.01	\$315.92	\$297.11	\$297.11	\$297.11	\$276.62	\$246.92	\$232.73	\$232.73	\$232.73	\$218.60	\$259.74	\$313.83
39	\$408.45	\$394.39	\$374.11	\$371.21	\$341.03	\$334.83	\$319.68	\$300.45	\$300.45	\$300.45	\$279.73	\$249.73	\$235.73	\$235.73	\$235.73	\$218.60	\$259.74	\$313.83
40	\$424.57	\$408.90	\$388.00	\$386.71	\$354.65	\$351.29	\$331.24	\$301.98	\$301.98	\$301.98	\$280.43	\$249.19	\$234.26	\$234.26	\$234.26	\$218.60	\$259.74	\$313.83
41	\$441.10	\$424.84	\$404.07	\$401.78	\$368.47	\$363.71	\$333.77	\$314.24	\$313.75	\$313.75	\$293.64	\$258.90	\$239.04	\$239.04	\$239.04	\$218.60	\$259.74	\$313.83
42	\$458.53	\$441.62	\$422.02	\$417.64	\$383.02	\$375.99	\$358.87	\$336.94	\$336.94	\$336.94	\$316.07	\$282.87	\$263.13	\$263.13	\$263.13	\$218.60	\$259.74	\$313.83
43	\$476.88	\$458.81	\$436.37	\$433.93	\$398.45	\$390.84	\$372.69	\$350.45	\$350.45	\$350.45	\$328.72	\$294.69	\$274.66	\$274.66	\$274.66	\$218.60	\$259.74	\$313.83
44	\$495.10	\$476.84	\$453.52	\$450.96	\$413.58	\$405.99	\$387.50	\$374.62	\$374.62	\$374.62	\$352.03	\$317.99	\$297.19	\$297.19	\$297.19	\$218.60	\$259.74	\$313.83
45	\$514.27	\$498.41	\$476.84	\$474.07	\$442.98	\$435.20	\$407.49	\$385.78	\$385.78	\$385.78	\$362.09	\$327.99	\$307.19	\$307.19	\$307.19	\$218.60	\$259.74	\$313.83
46	\$534.30	\$514.59	\$489.42	\$486.66	\$454.32	\$446.18	\$418.16	\$396.03	\$396.03	\$396.03	\$372.39	\$337.99	\$317.19	\$317.19	\$317.19	\$218.60	\$259.74	\$313.83
47	\$555.19	\$534.72	\$508.56	\$505.67	\$476.37	\$468.57	\$440.39	\$418.16	\$418.16	\$418.16	\$394.49	\$359.99	\$339.19	\$339.19	\$339.19	\$218.60	\$259.74	\$313.83
48	\$576.97	\$555.69	\$528.51	\$525.52	\$491.96	\$483.57	\$455.17	\$433.38	\$433.38	\$433.38	\$409.49	\$374.99	\$354.19	\$354.19	\$354.19	\$218.60	\$259.74	\$313.83
49	\$599.61	\$577.50	\$549.25	\$546.15	\$508.88	\$500.88	\$469.29	\$446.34	\$446.34	\$446.34	\$422.49	\$387.99	\$367.19	\$367.19	\$367.19	\$218.60	\$259.74	\$313.83
50	\$623.13	\$600.14	\$570.79	\$567.57	\$525.52	\$517.06	\$487.69	\$464.31	\$464.31	\$464.31	\$440.49	\$405.99	\$385.19	\$385.19	\$385.19	\$218.60	\$259.74	\$313.83
51	\$647.51	\$623.63	\$593.13	\$589.78	\$549.78	\$540.78	\$509.78	\$486.39	\$486.39	\$486.39	\$462.49	\$427.99	\$407.19	\$407.19	\$407.19	\$218.60	\$259.74	\$313.83
52	\$672.76	\$647.95	\$616.26	\$612.78	\$561.99	\$551.68	\$526.54	\$503.15	\$503.15	\$503.15	\$478.36	\$443.38	\$422.49	\$422.49	\$422.49	\$218.60	\$259.74	\$313.83
53	\$698.89	\$673.12	\$636.58	\$633.81	\$583.81	\$574.82	\$546.99	\$523.82	\$523.82	\$523.82	\$499.03	\$464.03	\$443.14	\$443.14	\$443.14	\$218.60	\$259.74	\$313.83
54	\$726.31	\$699.54	\$665.32	\$661.37	\$606.72	\$595.60	\$568.46	\$545.31	\$545.31	\$545.31	\$520.46	\$485.46	\$464.57	\$464.57	\$464.57	\$218.60	\$259.74	\$313.83
55	\$754.63	\$724.81	\$691.25	\$687.31	\$632.66	\$621.37	\$594.23	\$571.08	\$571.08	\$571.08	\$546.23	\$511.23	\$490.34	\$490.34	\$490.34	\$218.60	\$259.74	\$313.83
56	\$784.24	\$755.31	\$718.38	\$714.32	\$654.08	\$643.08	\$615.79	\$592.62	\$592.62	\$592.62	\$567.77	\$532.77	\$511.88	\$511.88	\$511.88	\$218.60	\$259.74	\$313.83
57	\$814.72	\$784.68	\$746.30	\$742.08	\$680.56	\$669.08	\$641.66	\$618.49	\$618.49	\$618.49	\$593.64	\$558.64	\$537.75	\$537.75	\$537.75	\$218.60	\$259.74	\$313.83
58	\$846.51	\$815.29	\$775.41	\$771.03	\$710.11	\$699.14	\$670.52	\$646.31	\$646.31	\$646.31	\$621.46	\$586.46	\$565.57	\$565.57	\$565.57	\$218.60	\$259.74	\$313.83
59	\$879.67	\$847.16	\$805.73	\$801.26	\$740.18	\$729.18	\$699.56	\$675.34	\$675.34	\$675.34	\$650.49	\$615.49	\$594.60	\$594.60	\$594.60	\$218.60	\$259.74	\$313.83
60	\$914.00	\$880.30	\$837.24	\$832.51	\$776.50	\$765.50	\$736.35	\$712.14	\$712.14	\$712.14	\$687.29	\$652.29	\$631.40	\$631.40	\$631.40	\$218.60	\$259.74	\$313.83
61	\$949.71	\$914.67	\$869.95	\$865.02	\$799.32	\$787.58	\$757.35	\$733.14	\$733.14	\$733.14	\$708.19	\$673.19	\$652.30	\$652.30	\$652.30	\$218.60	\$259.74	\$313.83
62	\$990.71	\$949.67	\$899.95	\$895.02	\$829.32	\$817.58	\$787.35	\$763.14	\$763.14	\$763.14	\$738.19	\$703.19	\$682.30	\$682.30	\$682.30	\$218.60	\$259.74	\$313.83
63	\$1025.71	\$979.67	\$929.95	\$925.02	\$859.32	\$847.58	\$817.35	\$793.14	\$793.14	\$793.14	\$768.19	\$733.19	\$712.30	\$712.30	\$712.30	\$218.60	\$259.74	\$313.83
64	\$1060.71	\$1014.67	\$964.95	\$960.02	\$894.32	\$882.58	\$852.35	\$828.14	\$828.14	\$828.14	\$803.19	\$768.19	\$747.30	\$747.30	\$747.30	\$218.60	\$259.74	\$313.83

Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$299.03	\$288.00	\$273.91	\$272.36	\$249.79	\$245.20
21	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
22	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
23	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
24	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
25	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
26	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
27	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
28	\$340.17	\$327.63	\$311.60	\$309.84	\$284.16	\$278.95
29	\$347.48	\$334.67	\$318.30	\$316.51	\$290.26	\$284.94
30	\$356.17	\$343.04	\$326.27	\$324.42	\$297.53	\$292.07
31	\$365.31	\$351.84	\$334.64	\$332.75	\$305.16	\$299.57
32	\$373.55	\$359.77	\$342.18	\$340.24	\$312.03	\$306.31
33	\$382.23	\$368.14	\$350.13	\$348.15	\$319.30	\$313.44
34	\$391.38	\$376.95	\$358.51	\$356.48	\$326.93	\$320.94
35	\$400.53	\$385.75	\$366.88	\$364.81	\$334.58	\$328.43
36	\$409.67	\$394.57	\$375.27	\$373.14	\$342.21	\$335.93
37	\$418.81	\$403.37	\$383.64	\$381.47	\$349.85	\$343.43
38	\$423.85	\$408.21	\$388.25	\$386.05	\$354.05	\$347.55
39	\$428.87	\$413.05	\$392.85	\$390.64	\$358.26	\$351.68
40	\$445.79	\$429.35	\$408.35	\$406.05	\$372.38	\$365.55
41	\$463.16	\$446.08	\$424.27	\$421.87	\$386.89	\$379.80
42	\$481.46	\$463.70	\$441.02	\$438.53	\$402.17	\$394.79
43	\$500.20	\$481.75	\$458.19	\$455.60	\$417.83	\$410.17
44	\$519.86	\$500.68	\$476.20	\$473.51	\$434.25	\$426.29
45	\$539.98	\$520.06	\$494.63	\$491.83	\$451.06	\$442.79
46	\$561.01	\$540.32	\$513.89	\$510.98	\$468.63	\$460.03
47	\$582.96	\$561.45	\$534.00	\$530.98	\$486.97	\$478.03
48	\$605.82	\$583.47	\$554.94	\$551.80	\$506.06	\$496.77
49	\$629.59	\$606.37	\$576.72	\$573.46	\$525.92	\$516.27
50	\$654.28	\$630.15	\$599.33	\$595.95	\$546.55	\$536.52
51	\$679.88	\$654.81	\$622.79	\$619.27	\$567.93	\$557.51
52	\$706.41	\$680.36	\$647.08	\$643.42	\$590.08	\$579.25
53	\$733.84	\$706.77	\$672.21	\$668.40	\$613.00	\$601.75
54	\$762.64	\$734.52	\$698.60	\$694.65	\$637.06	\$625.37
55	\$792.36	\$763.14	\$725.82	\$721.71	\$661.89	\$649.74
56	\$823.45	\$793.08	\$754.30	\$750.03	\$687.86	\$675.24
57	\$855.46	\$823.91	\$783.61	\$779.18	\$714.59	\$701.48
58	\$888.84	\$856.06	\$814.19	\$809.59	\$742.47	\$728.85
59	\$923.59	\$889.52	\$846.02	\$841.23	\$771.50	\$757.35
60	\$959.70	\$924.32	\$879.10	\$874.13	\$801.67	\$786.97
61	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
62	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
63	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
64+	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	DC 2016 Small Group Actuarial Memorandum v5 with Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC 2016 Small Group Actuarial Memorandum v5 with Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	DC 2016 Small Group Actuarial Memorandum v5 with Exhibits.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC 2016 Small Group Rate Filing Cover Letter.pdf
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	Kaiser Small Group DISB Plain Language Summary_v1.pdf 2016 Small Group DISB Actuarial Memo Dataset_v1 - outgoing.xlsx 2016 Small Group DISB Actuarial Memo Dataset_v1 - outgoing.pdf
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	Unified_Rate_Review_Template_2016_DC_SG_v1.xlsm Unified_Rate_Review_Template_2016_DC_SG_v1.pdf
Item Status:	
Status Date:	
Bypassed - Item:	2016 DISB Actuarial Memorandum Dataset
Bypass Reason:	In progress
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia Plain Language Summary
Bypass Reason:	In progress
Attachment(s):	
Item Status:	

SERFF Tracking #:	KPMA-130060631	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	2016 DC Small Group		
Project Name/Number:	/		

Status Date:	
---------------------	--

SERFF Tracking #:

KPMA-130060631

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name:

2016 DC Small Group

Project Name/Number:

/

Attachment 2016 Small Group DISB Actuarial Memo Dataset_v1 - outgoing.xlsx is not a PDF document and cannot be reproduced here.

Attachment Unified_Rate_Review_Template_2016_DC_SG_v1.xlsm is not a PDF document and cannot be reproduced here.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

District of Columbia
2016 Small Group Rate Filing
HIOS Issuer ID 94506

HIOS Product ID 94506DC035, 94506DC036

Form Numbers DC-SG-HMO-FACE(01-14)HIX, DC-SG-POS-FACE(01-14)HIX, EOC-COVER (1-05), DC-SG-WRAP(01-16)HIX, KFHP-EOC COVER (01/10)DC, DCLG-ALL-TOC(1-05), DC-SG-SEC1(01-16)HIX, DC-SG-SEC2(01-15)HIX, DC-SG-SEC3(01-16)HIX, DC-SG-SEC4(01-14)HIX, DC-SG-SEC5(01-16)HIX, DC-SG-SEC6(01-15)HIX, DC-SG-SEC7(01-14)HIX, DC-SG-APPX-DEF(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-COST(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-COST(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-COST(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-RX(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-RX(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-RX(01-16), DC-SG-DENTAL-ADULT(01-14)HIX, DC-SG-PED-DENTAL(01-15)HIX, DC-POS-AMEND(01-14)HIX

Actuarial Memorandum

I, John Xu, an Actuary for Kaiser Foundation Health Plan, Inc. (KFHP) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for an approval of premium rates for Small Groups sold on the exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective January 2016. It is intended to comply with the requirements outlined in the DC Health Benefit Exchange Authority's *2016 Carrier Reference Manual* (April 2015, Version 1). It is not intended for any other purpose.

This rate filing applies to forms that are open to new sales and renewals. This filing does not cover grandfathered products that existed prior to March 23, 2010.

KFHP is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified and a limited number of Point of Service type plans. For purposes of regulation, these are all HMO products.

KFHP will market products to the Individual and Small Group markets through Direct Sales channels and Broker arrangements, as well as on the District of Columbia Marketplace (aka the Exchange). The products are guaranteed issue and guaranteed renewable.

I am the primary contact for this filing. My telephone number is 301-816-6349 and my email address is John.A.Xu@kp.org. Please also include Sheila Schroer on correspondence related to this filing, her email address is Sheila.A.Schroer@kp.org.

Proposed Rate Increases

The percent increase in the Market Adjusted Index Rate from 2015 to 2016 is -4.9%. The drivers of that change are shown in the table below, which contains all the components of the Market Adjusted Index Rate calculation. The numbers shown are the ratio of the 2016 to the 2015 factor, so a 1.000 indicates no impact on the rate change.

Source of Change	2016/2015
Based Period Experience	0.962
Base Period Utilization Copay	1.007
Pricing Trend	1.000
Morbidity Adjustment	0.945
Risk Adjustment Recoveries	1.047
Pent Up Demand	1.000
Reinsurance Recoveries	1.000
Reinsurance Premium	0.996
Average Age Impact	1.001
Additional EHB	0.995
Exchange Fee	1.000
Fixed Cost Adjustment	1.000
Total Market Adjusted Index Rate Change	95.1%

Plan level rate changes are shown in row 25 of Worksheet II in the URRT.

Experience Period Claims

Base period data:

The Revenue Requirement for 2016 for the new ACA plans is developed by accumulating medical and administrative expenses for essential health benefits (EHB) for non-grandfathered business in the Child-Only, Conversion, Dues Subsidy, ACA plans and Small Group lines of business incurred in 2014 including the incurred but not reported (IBNR) estimates for external expense. Allowed cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2016. Allowed claims for internal services are allocated costs for medical services delivered within our integrated delivery system while allowed claims for external expenses are calculated as incurred plus member cost sharing.

Capitations:

KFHP has contracted with a dental provider to provide dental care to KFHP members. KFHP pays the provider a fixed capitation of \$1.15 PMPM to cover adult preventative. The \$1.15 PMPM is part of the base period allowed amount, shown in Exhibit 2. It is then removed as a non-Essential Health Benefit in Exhibit 3. Finally, this benefit is added back as part of the non-EHB adjustment in Exhibit 10.

Incurred Estimates on External Expense:

A common reserve tool developed and maintained by KFHP Actuarial Services is used to set KFHP's IBNR reserves. KFHP's common reserve tool uses historical claim lag averages to project anticipated future payments. IBNR levels are set for line of business and service line breakouts. Note that the IBNR applies only to KFHP's external allowed costs. Most of KFHP's expenses are internal fixed costs, which are allocated and lag in reporting is immaterial.

The completion factors used to complete the base period external claims are taken from KFHP's overall commercial line of business by type of service. The claims are incurred in 2014 and paid through 1/31/2015.

Premium:

Premium was captured for calendar year 2014 for all members in the base period single (combined Small Group and Individual) pool. There were no MLR rebates for these members in this period. For Dues Subsidy members, the whole premium was captured and not just the portion paid by the member.

Part I Unified Rate Review Template

Base Period Experience:

The base period experience in Worksheet 1 Section I and in Worksheet 2 Section III is the combined experience of the Small Group and Individual markets. The Index Rate of the Experience Period in cell G17 is taken from Exhibit 1 line 3. It is the per member per month allowed claims less non-essential health benefits from the base period. Therefore, it represents the average age of the members in the risk pool. The Index Rate for the Projection period, discussed below, is taken from Exhibit 1 Line 16.

Benefit Categories:

The benefit categories in Section II of Worksheet I are mapped based on type of service and place of treatment codes. For example:

Benefit Category	Services
Inpatient Hospital	Inpatient Facility, Inpatient Visits (Rounding), Inpatient Surgery - Non Maternity, Maternity

Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Hospital Outpatient Other Professional, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Chemotherapy/Pharmacy, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	Adult Preventive Dental
Prescription Drug	Pharmacy

Morbidity and Other Adjustments:

The morbidity adjustments in Section II Worksheet 1 are developed from row (14) in the attached Exhibit 1 and reflect the morbidity in the single risk pool (Small Group and Individual combined) of our expected 2016 membership. The development of these factors along with the documentation of these assumptions is included in Exhibit 7.1-7.3.

The “Other” adjustment in Section II Worksheet I is an adjustment to reflect that family contracts are limited to three dependents in 2016.

Also included in the “Other” adjustment is the base period utilization copay effect from Exhibit 4. The adjustment is necessary to convert the base period experience from an average plan allowed amount to the allowed amount for the reference plan. “Other” also includes additional EHB benefits in the projection period.

All the factors discussed above in the Morbidity and Other Adjustments are based on Small Group and Individual experience combined.

Paid to Allowed Ratio:

The Paid to Allowed Average Factor in the Projection Period in Section III of Worksheet I is an average plan factor for the plans listed in Worksheet II. It represents the change from the average benefit plan allowed amount to the average paid amount across the 2016 plans based on weightings in Worksheet 2 of the URRT.

The factor in cell v33 in Worksheet I of the URRT is calculated by weighting the plan design factors in Exhibit 10 by the projected members and allowed costs by plans in rows 81 and 100, respectively, of Worksheet II of the URRT.

Estimated Average Annual Premium per Policy:

The estimated average annual premium per policy based on the URRT and SERFF data included in the filing is \$8,013.86.

Risk Adjustment

Exhibit 7.1-7.3 documents the development of the Risk Adjustment index rate factor. The index rate is adjusted to reflect the expected change in morbidity of the members covered by these plans relative to the members in the base period data. It is also adjusted to reflect the risk adjustment receipts anticipated in the rating period based on the expect risk profile relative to the market of the Small Group line only based on DISB guidance.

Assumptions are documented regarding the current relative morbidity of KFHP’s population along with the expected morbidity of the future market relative to KFHP. Growth assumptions for the market as a whole and KFHP specifically are used to calculate KFHP’s 2016 expected relative morbidity to the market. This value is used to determine the expected risk adjustment impact to the market adjusted index rate.

Reinsurance

The reinsurance contribution for the Federal Reinsurance Program is included in the rate build up and shown as a factor in Exhibit 1, line (19).

Administrative Expense

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount needed to maintain and expand Kaiser's medical center facilities where members receive the majority of their health care. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments, whereas for Kaiser these are funded through premium rates.

Quarterly Rate Factors

Exhibit 11 contains the quarterly rate factors that will be applied to base rates for 2nd, 3rd and 4th 2016 effective dates. These adjustments are based on an annual trend of 3.5%. Kaiser reserves the right to amend this filing with new quarterly factors based on emerging experience and other subsequent events.

In order for the Index Rate in the Projection Period in Wk1 Section III of the URRT to reflect the average quarterly rate, a weighted average trend adjustment based on the assumed distribution of renewals throughout the year has been development.

	Q1	Q2	Q3	Q4	Proj Index Adj for Small Group
Members	2,382	529	794	1,962	
Trend	3.5%	3.5%	3.5%	3.5%	
Months	24	27	30	33	
	1.072	1.081	1.091	1.100	1.014

Profit and Risk Margin

As mentioned above, the capital contribution of 1.5%, shown in Exhibit 9, is an amount to maintain and expand Kaiser's medical center facilities where members receive the majority of their healthcare.

Taxes and Fees

Administrative expense has been adjusted to reflect the PCORI tax and the insurer tax that will apply in 2016. The amount is shown as percent in Exhibit 9.

Projected Loss Ratio

Based on a target admin percentage of 22.5%, which includes a 1.5% capital contribution margin, we anticipate an MLR based on federally prescribed methodology to be at least 80.4%. The MLR would be expected to be higher due to the required adjustments to both claims and premium in the prescribed methodology.

Market Adjusted Index Rate

The development of the index rate is summarized in Exhibit 1 and is based on combined experience of non-grandfathered Individual and Small Group experience as described above. The following factors along with Risk Adjustment described above have been considered in the development and are documented below.

Utilization copayment effect adjustment:

Allowed claims are grossed up for anticipated changes in the average utilization of services due to average cost sharing requirements in the base period. Member cost sharing results in lower utilization and, thus, lower allowed costs, than would otherwise occur in a zero cost share environment. An estimate based on industry standard factors has been made at the plan level to adjust our base period data to what would have been expected in a zero cost share environment in order to normalize for the utilization copayment effect. These adjustments are documented in Exhibit 4.

Demographic Adjustment:

The Demographic Adjustment shown in Exhibit 5 represents the expected change in the average member age from the base period to the projection period. Because of the lack of credible emerging experience as well as the uncertainty of the increasing mandate in 2016, we have assumed that the average age in the projection period is unchanged from the base period. However, due to slight difference in the average age between the Individual and Small group, there is a small change in the combined average age because of different growth in the Individual and Small Group members.

Embedded Pediatric Dental Adjustment:

KFHP is embedding pediatric dental benefits into its 2016 plans. KFHP will pay a dental provider a fixed per child per month capitation. Exhibit 14 shows the assumptions and development of the index rate adjustment factor to reflect the capitation on a per member per month basis by adjusting the index rate.

Trend:

The future trend numbers are based on actuarial judgment considering a mixture of expected industry trends, future fixed costs, and expected internalization of services. As an integrated health care provider, a large portion of KFHP's expenses are the costs associated with providing medical care through our centers. Therefore, the projected cost that is included in our total revenue requirement is largely based on budgeting. For traditional carriers, projected claims trends are developed to project expected costs. However, given KFHP's cost structure, KFHP's projected claims trends fall out of the development of projected budgeted costs. For 2014 to 2016, our projected total internal annualized medical expense trend for Small Group is 3.5% and is shown in Exhibit 6 of our filing.

Alternative AV Calculations

The AV calculator does not have an option for outpatient facility copay. To calculate the impact on the actuarial value of the plan for this benefit we used the alternate method described in 156.135 (b)(2). KFHP requested from a major actuarial consulting firm the national average allowed amount for outpatient facility costs in 2014. We have updated the national average allowed amount for the 2016 rate filing. To determine AVs for plans outpatient facility copays, we propose an OP Copay Converter to be used with the AV calculator. To create this converter, we compared the copay amount to the estimated average national OP facility allowed amount to calculate the implied coinsurance % for OP procedures. This coinsurance should only be applied to the OP facility cost and not the OP professional cost, which should be covered at 100%.

Plan designs have been changed to waive primary office visit copays for children younger than five. As the AV calculator does not have an adjustment to account for this benefit, we lowered the copay amount 16% by multiplying the actual copay by a factor of 0.84. For example, a \$20 primary office visit copay is entered as \$16.80. The 16% adjustment is based on KFHP data (as a proxy for standard population). Primary care utilization was divided between children under five and all other members. The data showed 16% of primary care visits were attributed to children under five. I certify the calculation to be actuarially sound.

AV Pricing Values

The rates for specific plans are calculated by multiplying plan factors times the index rate. The plan factors use industry standard data in a model from a national actuarial consulting firm, calibrated to KFHP experience to calculate the impact of the various cost share and plan elements for EHBs, including utilization copayment effect.

The reference plan used as the basis for the AV pricing values is a \$0 cost share plan valued using the same industry standard factors described above.

Exhibit 9 indicates the portion of the AV Pricing Value that is attributable to each of the allowable modifiers to the Index Rate. The plan factor shown in Exhibit 9 reflects both member cost shares and the resulting dampening of expected utilization due to those cost shares.

Network Adjustment

KFHP provides services to its members in its Signature network in its medical offices and externally with contracted providers. KFHP offers an expanded network of contracted non-KFHP physicians in its Select network. Rates for products with the Select network are adjusted by a factor of 1.05 for HMO to reflect the additional cost. This adjustment is consistent with the factor already filed in prior filings. For the POS plans, the factor is 1.04, reflecting steerage of 80% for Tier 1.

Age Factors

The age factor table used to develop age specific rates is the standard table provided by DISB.

Exhibit 12 shows the development of the age calibration factor. The development starts with the average age in the projection period from Exhibit 5. That age is rounded to the nearest age and the age factor is pulled from the DISB age curve. As described in the Actuarial Memorandum instructions, the ratio of the age factor for the nearest rounded age to the age factor for the average age in the projection period is the age calibration factor used in the rate development.

Non-EHB

An adjustment has been made to the base period allowed amount to remove the Non-EHB benefits from the Index Rate. This multiplier was calculated by summing the allowed amount for Non-EHB benefits in the base period and adding the adult preventive dental capitation and then dividing by total allowed.

Additional URRT Items

Membership Projections:

The total membership projection included across new plans in Section II of Worksheet 2 is consistent with KFHP's business plan. Detailed assumptions are presented and documented in Exhibit 7.1-7.3.

An assumption is made in Worksheet 2 as to the distribution of members by product based on KFHP's expected distribution of membership by metal level.

Terminated Plans:

The following non-grandfathered plans are included in the "Terminate Plans" column in Worksheet 2 of the URRT.

DC Added Choice POS Plan 1 (\$5/\$10)
DC Added Choice POS Plan 2 (\$15/\$25)
DC DHMO Plan 1 (\$10/\$20/\$250 Ded - 90%)
DC DHMO Plan 2 (\$15/\$25/\$500 Ded - 90%)
DC DHMO Plan 3 (\$25/\$35/\$2,000 Ded - 80%)
DC DHMO Plan 4 (\$25/\$35/\$1000 Ded - 80%)
DC Flex Choice Plan 1 (100/90/70 - \$10-\$20 OV)
DC Flex Choice Plan 2 (100/80/60 - \$15-\$25 OV)
DC Flex Choice Plan 3 (100/70/50 - \$25-\$35 OV)
DC Flex Choice Plan 4 (100/80/60 - \$10-\$25 OV)
DC HDHP Plan 1 (\$1,250 Ded – 80%)
DC HDHP Plan 2 (\$1,750 Ded – 70%)

DC HDHP Plan 3 (\$2,250 Ded – 70%)
 DC HDHP Plan 4 (\$1,250 Ded - 100%)
 DC HDHP Plan 5 (\$2,250 Ded - 100%)
 DC HDHP Plan 8 (\$2,800 Ded - 100%)
 DC HMO Plan 1 (\$5/\$10/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 2 (\$10/\$20/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 3 (\$15/\$25/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 4 (\$15/\$30/\$500 IP/\$0 Rx Ded)
 DC HMO Plan 5 (\$20/\$30/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 6 (\$20/\$40/20% IP/\$0 Rx Ded)
 DC HMO Plan 7 (\$10/\$10/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 8 (\$20/\$20/\$500 IP/\$0 Rx Ded)

Warning Alert:

There are no warning alerts in Wk2 of the URRT

Summary Rate Calculation

Exhibit 1 shows the development of the Market Adjusted Index Rate from the base period Medical Cost Data. The Plan Adjusted Index Rates are calculated using the Market Adjusted Index Rate and the allowable plan adjustment factors in Exhibit 9. The final 2016 Consumer Adjusted Premium Rates are developed by applying the age slope and age calibration to the Plan Adjusted Index Rates to generate age specific rates.

Exhibit Table of Contents:

The following exhibits are included in this filing:

- Exhibit 1 – Market Adjusted Index Rate Calculation
- Exhibit 2 –Allowed Claims Development
- Exhibit 3 –Non-EHB Adjustments
- Exhibit 4 – Utilization Copayment Effect Adjustments
- Exhibit 5 – Demographic Adjustment
- Exhibit 6 – Trend Factor
- Exhibits 7.1 - Risk Adjustment and Morbidity Development – Combined Small and Individual
- Exhibits 7.2 - Risk Adjustment and Morbidity Development – Individual Line of Business
- Exhibits 7.3 - Risk Adjustment and Morbidity Development – Small Group Line of Business
- Exhibit 8 – Administrative Expense
- Exhibit 9 – Plan Adjusted Index Rates Development
- Exhibit 10 – AV Calculator Values
- Exhibit 11 – Quarterly Rate Factors
- Exhibit 12 – Age Calibration
- Exhibit 13 – Age Factors
- Exhibit 14 – Pediatric Dental Adjustment Factor
- Appendix I-A - 1st Quarter 2016 Signature Network Rate Sheet
- Appendix I-B - 1st Quarter 2016 Select Network Rate Sheet
- Appendix II-A - 2nd Quarter 2016 Signature Network Rate Sheet
- Appendix II-B - 2nd Quarter 2016 Select Network Rate Sheet
- Appendix III-A - 3rd Quarter 2016 Signature Network Rate Sheet
- Appendix III-B - 3rd Quarter 2016 Select Network Rate Sheet
- Appendix IV-A - 4th Quarter 2016 Signature Network Rate Sheet
- Appendix IV-B - 4th Quarter 2016 Select Network Rate Sheet

Certification

This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8. To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. and the development of the Index Rate comply with the applicable District and Federal Statutes and Regulations (45 CFR 156.80(d)(1)). The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice. The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on sound and commonly accepted actuarial principles and are neither excessive nor deficient.

A handwritten signature in black ink, appearing to read 'John Xu', with a stylized, cursive script.

John Xu, FSA, MAAA
Actuarial Manager
Kaiser Foundation Health Plan, Inc.
5/1/2015

Index Rate Development
Summary Index Rate Calculation
Exhibit 1

				<u>Source</u>
(1)	Base Period Allowed	\$321.92	Exhibit 2	
(2)	Non-EHB Claims Adjustment	0.983	Exhibit 3	
(3)	Experience Period Index Rate	\$316.58	(1) * (2)	
(4)	Product/Network Adjustment	1.000		
(5)	Adjusted Base Period Allowed	\$316.58	(1) * (2)	
(6)	Base Period Utilization Adjustment	1.096	Exhibit 4	
(7)	Projection Period Utilization Adjustment	0.906		
(8)	Demographic Adjustment	0.997	Exhibit 5	
(9)	Product/Network Moribidity Adjustment	1.000		
(10)	Additional EHB (including Ped Dental)	1.007	Exhibit 14	
(10)	Annualized Trend	3.5%	Exhibit 6	
(11)	Months of Trend	24		
(12)	Trend Factor	1.071	$\{1 + (10)\} ^ \{ (11) / 12 \}$	
(14)	Change in Morbidity	0.992	Exhibit 7	
(15)	Contract Limit of 3 Children Factor	1.005		
(16)	Combined Projection Period Index Rate Prior to Separate Modifiers	336.41	(5) * (6) * (7) * (8) * (9) * (10) * (12) * (13) * (14) * (15)	
(17)	Risk Adjustment	1.001	Exhibit 7	
(18)	Exchange fee	1.000		
(19)	Reinsurance Premium	1.0067		
(20)	Market Adjusted Index Rate	\$338.87	(16) * (17) * (18) * (19)	

Allowed Claims Development
Exhibit 2

Current Pool	Current Plans	Member Months	Total
Individual	All	20,558	\$320.97
Small Group	All	34,232	\$322.49
Grand Total		54,790	\$321.92

Non-EHB Adjustments
Exhibit 3

Current Pool	Current Plans	Member Months	Non-EHB PMPM
Individual	All	20,558	\$5.34
Small Group	All	34,232	\$5.34
Grand Total		54,790	\$5.34

Multiplier to Remove Non-EHB [1 - (Non-EHB PMPM / Allowed PMPM)]	0.9834
---	--------

Utilization Copayment Effect Adjustment
Exhibit 4

Current Pool	Current Plan	Member Months	Allowed Amount	Copay Impact
Individual	All	20,558	\$320.97	0.900
Small Group	All	34,232	\$322.49	0.920
Grand Total		54,790	\$321.92	0.913
Adjustment Factor is the Inverse of the Total				1.096

**Demographic Adjustment
Exhibit 5**

		Member Months	Average Age Factor ¹	Weighed Average Age ²
Experience Period	Individual	20558	1.0559	42.1
	Small Group	34232	0.9953	40.5
	Combined	54790	1.0180	41.1
Projection Period	Individual	31598	1.0559	42.1
	Small Group	68016	0.9953	40.5
	Combined	99614	1.0145	41.0
Demographic Factor			0.9965	

Average age factor based on CMS Age curve

Weighted Average Age = Interpolation on age curve of average age factor

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6
Trend Calculation

Category	Weight	2014 to 2016 Annualized Trend
Inpatient Hospital	20.6%	3.5%
Outpatient Hospital	16.1%	5.5%
Professional	46.2%	2.0%
Other	2.4%	3.5%
Prescription Drug	14.5%	6.0%
Capitation	0.3%	0.0%
Composite	100.0%	3.5%

Risk Adjustment and Morbidity Development
Exhibit 7.1

Development of Risk Adjustment Factor Applied to Index Rate

	<u>Small</u>	<u>Individual</u>	<u>Total</u>
Average Members	5,668	2,633	8,301
Adjustment for change in risk in Kaiser membership	100.0%	97.5%	99.21%
Adjustment for risk adjustment recoveries	100.0%	97.0%	

Risk Adjustment and Morbidity Development
Exhibit 7.2

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered Guaranteed Issue	12	1.401
(2) Non-Grandfathered Medically Underwritten and ACA plans	20,530	1.050
(3) Dues Subsidy	16	1.274
(4) Total	20,558	1.050

Impact of projected membership to Kaiser risk profile in 2016 relative to current market

	<u>Member Months</u>	<u>Morbidity</u>
(5) Current Members [from (4) above]	20,558	1.050
(6) Gender to Unisex Selection Adjustment	20,530	1.000
(7) Total Mobidity Change	20,558	1.050
(8) New Entrants previously uninsured	5,520	0.950
(9) Transfers from other carriers or other KP Segments	5,520	1.000
(10) Subtotal	31,598	1.024

Impact to Current Market from all new entrants in 2016

	<u>Member Months</u>	<u>Risk Relativity</u>
(11) Current Market	360,000	1.000
(12) Uninsured New Entrants	70,554	0.950
(13) Transfers from Group	70,554	1.000
(14) 2015 Market	501,108	0.993
(15) Kaiser risk relativity to 2016 market [(10) / (14)]		1.031
(16) Pent Up Demand Factor for New Entrants		1.000
(17) Adjustment for change in risk in Kaiser membership [(10) / (4)]		97.5%
(18) Adjustment for risk adjustment recoveries [1 / (15)]		97.0%
(19) Adjustment for Pent Up Demand [{ (8) mems * (16) + (5) mems } / (10) mems]		100.0%
(20) Risk Adjustment fee 1.75/12/ Average Baf / Plan Index Rate		1.0006
(21) Adjustment for net risk adjustment [(18) * (20)]		97.0%

**Risk Adjustment Factor
Exhibit 7.3**

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered ¹	34,212	1.050

Impact of projected membership to Kaiser risk profile in 2015 relative to current market

	<u>Members Months</u>	<u>Morbidity</u>
(2) Current Members [from (4) above]	34,212	1.050
(3) New to Kaiser	3,048	1.000
(4) Subtotal	37,260	1.046

	<u>Member Months</u>	
(5) 2015 Market	568,490	1.000
(6) Kaiser risk relativity to 2015 market [(4) / (5)]		1.046

Development of Risk Adjustment Factor Applied to Index Rate

(7) Adjustment for change in risk in Kaiser membership [(4) / (1)]	99.6%
(8) Adjustment for risk adjustment recoveries [1 / (6)]	95.6%
(9) Total Adjustment [(7) * (8)]	95.2%

¹ Current Kaiser portfolio is expected to be 1.05 to market.

Administrative Expense Factor - Small Group
Exhibit 8

Retention Category	Percent of Retention
Claims Processing	1.72%
Customer Service	0.95%
Taxes	2.88%
Capital Contribution	1.50%
Member Communication Materials	0.54%
Open Enrollment	0.84%
Utilization Review	2.31%
Care Management	0.46%
Ad Hoc Reports	0.00%
Other - Community Service	1.13%
Corporate and Other Overhead	4.43%
Commissions	5.75%
Total	22.51%

Plan Adjusted Index Rates
Exhibit 9

Plans	Metallic Level	Name	Allowable Plan Modifiers					Plan Adjusted Index Rate
			Plan Design	Network Factor	Utilization Copay Effect	Non-EHB	Admin	
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.951	1.000	0.9225	1.0169	1.2905	430.58
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.895	1.000	0.9433	1.0169	1.2905	414.70
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.901	1.000	0.8913	1.0169	1.2905	394.41
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.862	1.000	0.9264	1.0169	1.2905	392.18
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.810	1.000	0.9043	1.0169	1.2905	359.67
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.800	1.000	0.8993	1.0169	1.2905	353.08
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.774	1.000	0.8869	1.0169	1.2905	336.99
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.735	1.000	0.9022	1.0169	1.2905	325.79
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.699	1.000	0.8917	1.0169	1.2905	306.25
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.710	1.000	0.8784	1.0169	1.2905	306.15
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.675	1.000	0.8577	1.0169	1.2905	284.41
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.604	1.000	0.8525	1.0169	1.2905	252.72
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.592	1.000	0.8029	1.0169	1.2905	233.33
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.588	1.000	0.8234	1.0169	1.2905	237.59
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.586	1.000	0.8234	1.0169	1.2905	236.91
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.690	1.000	0.8428	1.0169	1.2905	285.39
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.794	1.000	0.8857	1.0169	1.2905	345.21
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.927	1.000	0.9162	1.0169	1.2905	417.09
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.951	1.050	0.9225	1.0169	1.2905	452.10
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.895	1.050	0.9433	1.0169	1.2905	435.43
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.901	1.050	0.8913	1.0169	1.2905	414.13
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.862	1.050	0.9264	1.0169	1.2905	411.79
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.810	1.050	0.9043	1.0169	1.2905	377.66
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.800	1.050	0.8993	1.0169	1.2905	370.73

AV Calculator Values
Exhibit 10

Plans	Metallic Level	Name	AV Value
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.920
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.888
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.819
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.817
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.796
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.816
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.784
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.714
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.703
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.716
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.687
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.620
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.609
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.619
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.617
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.620
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.703
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.796
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.920
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.888
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.819
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.817
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.796
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.816

Quarterly Rate Factors
Exhibit 11

Plans	Metallic Level	Name	2Q 2016	3 Q 2016	4 Q 2016
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	1.009	1.017	1.026
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	1.009	1.017	1.026
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	1.009	1.017	1.026
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	1.009	1.017	1.026
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	1.009	1.017	1.026
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	1.009	1.017	1.026
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	1.009	1.017	1.026
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	1.009	1.017	1.026
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	1.009	1.017	1.026
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	1.009	1.017	1.026
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	1.009	1.017	1.026
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	1.009	1.017	1.026
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	1.009	1.017	1.026
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	1.009	1.017	1.026
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	1.009	1.017	1.026
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	1.009	1.017	1.026
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	1.009	1.017	1.026
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	1.009	1.017	1.026

Age Calibration Factor
Exhibit 12

	<u>Weighted Average Age</u>	<u>Age Factor</u>
Average Age in the Projection Period	41.0	1.015
Nearest Rounded Age	41.0	1.013
Calibration Factor		0.999

Age Factors
Exhibit 13

Age	Age Slope	Age Factor Indexed to Age 21
20	0.654	0.90
21	0.727	1.00
22	0.727	1.00
23	0.727	1.00
24	0.727	1.00
25	0.727	1.00
26	0.727	1.00
27	0.727	1.00
28	0.744	1.02
29	0.76	1.05
30	0.779	1.07
31	0.799	1.10
32	0.817	1.12
33	0.836	1.15
34	0.856	1.18
35	0.876	1.20
36	0.896	1.23
37	0.916	1.26
38	0.927	1.28
39	0.938	1.29
40	0.975	1.34
41	1.013	1.39
42	1.053	1.45
43	1.094	1.50
44	1.137	1.56
45	1.181	1.62
46	1.227	1.69
47	1.275	1.75
48	1.325	1.82
49	1.377	1.89
50	1.431	1.97
51	1.487	2.05
52	1.545	2.13
53	1.605	2.21
54	1.668	2.29
55	1.733	2.38
56	1.801	2.48
57	1.871	2.57
58	1.944	2.67
59	2.02	2.78
60	2.099	2.89
61	2.181	3.00
62	2.181	3.00
63	2.181	3.00
64+	2.181	3.00

Pediatric Dental Factor Development
Exhibit 14

Current Pool	Current Plan	Member Months	Ped Dental Factor
Individual	All	20,558	1.002
Small Group	All	34,232	1.009
Grand Total		54,790	1.007

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	NP DC: Platinum (Aussad/Pal Deval)	NP DC: Platinum (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Bronze (Aussad/Pal Deval)	NP DC: Silver (Aussad/Pal Deval)	NP DC: Gold (Aussad/Pal Deval)
20	Under	\$277.57	\$267.33	\$254.26	\$252.82	\$231.86	\$227.61	\$217.24	\$210.02	\$197.43	\$181.34	\$162.91	\$150.42	\$135.16	\$118.97	\$102.48	\$227.54	\$268.88
21	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
22	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
23	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
24	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
25	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
26	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
27	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$181.10	\$167.21	\$150.26	\$129.51	\$109.76	\$247.38	\$298.89
28	Under	\$315.77	\$288.12	\$269.25	\$287.61	\$256.77	\$258.93	\$247.14	\$238.92	\$224.52	\$208.57	\$185.33	\$171.12	\$154.24	\$137.74	\$120.19	\$253.16	\$305.88
29	Under	\$222.56	\$210.66	\$195.47	\$203.80	\$186.45	\$210.66	\$204.06	\$192.35	\$178.06	\$162.36	\$145.06	\$127.48	\$110.48	\$93.48	\$76.48	\$217.48	\$268.48
30	Under	\$330.62	\$304.12	\$280.85	\$307.11	\$276.18	\$258.76	\$235.16	\$225.08	\$205.38	\$182.41	\$159.05	\$139.77	\$121.48	\$103.19	\$84.90	\$230.72	\$281.72
31	Under	\$319.11	\$326.60	\$310.63	\$310.63	\$283.27	\$278.07	\$265.40	\$256.59	\$241.11	\$223.99	\$199.03	\$183.77	\$167.12	\$146.59	\$129.86	\$271.88	\$328.49
32	Under	\$465.75	\$333.96	\$311.63	\$315.83	\$289.65	\$284.34	\$271.38	\$260.57	\$246.63	\$229.04	\$203.52	\$187.91	\$170.33	\$150.79	\$129.83	\$278.00	\$335.49
33	Under	\$454.81	\$341.93	\$325.01	\$325.01	\$292.18	\$286.97	\$273.70	\$262.89	\$248.36	\$230.28	\$204.58	\$188.78	\$170.28	\$149.23	\$128.47	\$276.48	\$333.49
34	Under	\$363.30	\$349.90	\$332.79	\$330.91	\$303.48	\$297.91	\$284.34	\$278.49	\$258.40	\$238.32	\$212.23	\$196.88	\$180.47	\$159.90	\$140.80	\$291.27	\$351.92
35	Under	\$317.79	\$338.08	\$330.46	\$330.46	\$310.57	\$304.87	\$290.98	\$281.31	\$264.44	\$245.58	\$218.21	\$201.48	\$182.53	\$164.62	\$146.62	\$298.08	\$360.15
36	Under	\$300.23	\$316.35	\$306.25	\$306.25	\$317.66	\$311.83	\$297.63	\$287.14	\$270.66	\$251.18	\$227.13	\$209.81	\$190.24	\$168.17	\$149.88	\$298.17	\$358.22
37	Under	\$388.77	\$374.43	\$356.12	\$354.10	\$324.75	\$318.79	\$304.27	\$294.16	\$276.42	\$256.79	\$228.18	\$210.67	\$214.52	\$211.93	\$257.68	\$311.69	\$376.59
38	Under	\$393.43	\$378.92	\$358.39	\$352.62	\$327.61	\$322.62	\$297.69	\$279.84	\$279.74	\$259.87	\$230.92	\$211.20	\$216.48	\$206.77	\$213.43	\$381.11	\$438.49
39	Under	\$398.10	\$383.42	\$364.67	\$362.61	\$332.55	\$328.45	\$301.22	\$283.16	\$283.06	\$262.96	\$233.66	\$215.73	\$219.05	\$216.87	\$219.05	\$310.17	\$385.64
40	Under	\$411.81	\$396.81	\$379.65	\$376.61	\$346.51	\$342.47	\$315.87	\$294.23	\$294.23	\$274.63	\$245.23	\$227.43	\$231.76	\$227.69	\$231.76	\$327.69	\$400.85
41	Under	\$429.93	\$414.08	\$393.83	\$391.48	\$359.14	\$352.55	\$336.49	\$315.80	\$315.80	\$295.69	\$267.23	\$248.96	\$252.73	\$248.96	\$252.73	\$344.69	\$416.47
42	Under	\$446.91	\$430.43	\$409.38	\$407.06	\$373.22	\$366.47	\$340.78	\$318.15	\$317.87	\$295.20	\$262.11	\$242.18	\$246.60	\$246.60	\$246.60	\$358.30	\$432.91
43	Under	\$464.31	\$448.19	\$425.12	\$422.91	\$388.41	\$381.99	\$356.40	\$331.29	\$330.41	\$306.49	\$273.55	\$250.41	\$250.41	\$250.41	\$250.41	\$375.48	\$455.48
44	Under	\$482.56	\$466.74	\$442.03	\$439.54	\$403.10	\$395.71	\$377.68	\$354.33	\$354.11	\$328.73	\$296.23	\$266.27	\$265.52	\$265.52	\$265.52	\$386.89	\$467.45
45	Under	\$501.24	\$482.75	\$459.14	\$456.54	\$421.02	\$413.02	\$392.29	\$376.26	\$376.26	\$351.08	\$321.08	\$294.19	\$271.62	\$272.58	\$272.58	\$401.86	\$485.54
46	Under	\$520.76	\$497.26	\$472.62	\$470.02	\$434.13	\$427.02	\$405.40	\$389.42	\$389.42	\$363.04	\$332.47	\$305.40	\$282.47	\$283.43	\$283.43	\$417.54	\$500.64
47	Under	\$541.13	\$509.68	\$482.17	\$479.88	\$445.70	\$438.73	\$425.52	\$409.44	\$409.44	\$383.76	\$352.74	\$325.43	\$298.59	\$298.59	\$298.59	\$433.84	\$524.18
48	Under	\$562.35	\$534.61	\$511.12	\$508.73	\$469.75	\$462.73	\$440.15	\$427.50	\$427.50	\$399.85	\$371.45	\$343.06	\$310.30	\$309.42	\$309.42	\$454.74	\$554.72
49	Under	\$584.42	\$562.87	\$535.34	\$532.31	\$488.19	\$481.19	\$457.43	\$445.08	\$445.08	\$415.54	\$386.03	\$356.74	\$322.48	\$321.86	\$321.86	\$469.55	\$566.12
50	Under	\$607.34	\$584.94	\$556.33	\$553.19	\$505.19	\$497.54	\$473.34	\$461.16	\$461.16	\$431.82	\$398.12	\$364.17	\$334.17	\$334.17	\$334.17	\$486.93	\$588.47
51	Under	\$631.11	\$607.83	\$578.10	\$574.84	\$527.18	\$517.51	\$493.94	\$481.73	\$481.73	\$449.86	\$416.86	\$384.24	\$347.25	\$347.25	\$347.25	\$508.98	\$611.34
52	Under	\$655.72	\$631.54	\$600.65	\$597.26	\$545.75	\$537.70	\$513.20	\$496.15	\$496.15	\$462.24	\$428.12	\$395.54	\$360.79	\$360.79	\$360.79	\$525.72	\$635.19
53	Under	\$681.19	\$652.98	\$623.98	\$620.45	\$565.07	\$556.07	\$531.45	\$514.54	\$514.54	\$480.94	\$446.54	\$413.47	\$378.47	\$378.47	\$378.47	\$549.14	\$658.76
54	Under	\$707.93	\$681.82	\$648.47	\$644.81	\$591.35	\$580.51	\$554.06	\$535.65	\$535.65	\$501.53	\$467.60	\$434.50	\$399.63	\$399.63	\$399.63	\$567.57	\$685.76
55	Under	\$735.51	\$708.39	\$673.74	\$669.93	\$616.13	\$605.13	\$578.65	\$562.15	\$562.15	\$527.15	\$493.28	\$458.83	\$424.50	\$424.50	\$424.50	\$589.69	\$712.48
56	Under	\$764.27	\$735.18	\$700.18	\$696.22	\$642.78	\$636.78	\$605.76	\$587.36	\$587.36	\$551.49	\$516.49	\$481.63	\$447.12	\$447.12	\$447.12	\$612.83	\$740.44
57	Under	\$793.18	\$761.08	\$727.39	\$723.18	\$670.48	\$664.07	\$631.82	\$612.49	\$612.49	\$576.49	\$541.49	\$506.49	\$471.49	\$471.49	\$471.49	\$635.72	\$769.52
58	Under	\$823.07	\$794.64	\$757.77	\$751.50	\$698.20	\$694.28	\$664.56	\$644.81	\$644.81	\$608.44	\$573.44	\$538.44	\$503.44	\$503.44	\$503.44	\$658.65	\$799.23
59	Under	\$852.32	\$825.70	\$785.12	\$780.88	\$726.15	\$720.03	\$688.69	\$668.69	\$668.69	\$632.49	\$597.49	\$562.49	\$527.49	\$527.49	\$527.49	\$681.47	\$830.47
60	Under	\$880.85	\$852.16	\$811.42	\$806.85	\$750.85	\$744.42	\$711.42	\$691.42	\$691.42	\$655.42	\$620.42	\$585.42	\$550.42	\$550.42	\$550.42	\$704.42	\$861.42
61	Under	\$925.65	\$894.91	\$864.91	\$864.91	\$814.12	\$809.63	\$773.22	\$758.16	\$758.16	\$722.47	\$687.38	\$652.29	\$617.20	\$617.20	\$617.20	\$742.13	\$896.66
62	Under	\$952.65	\$925.65	\$897.51	\$897.51	\$847.91	\$843.12	\$797.22	\$779.03	\$779.03	\$742.47	\$707.38	\$672.29	\$637.20	\$637.20	\$637.20	\$762.13	\$906.66
63	Under	\$975.65	\$947.91	\$915.65	\$915.65	\$864.91	\$860.12	\$814.12	\$795.63	\$795.63	\$758.16	\$722.47	\$687.38	\$652.29	\$652.29	\$652.29	\$787.13	\$936.66
64	Under	\$975.65	\$947.91	\$915.65	\$915.65	\$864.91	\$860.12	\$814.12	\$795.63	\$795.63	\$758.16	\$722.47	\$687.38	\$652.29	\$652.29	\$652.29	\$787.13	\$936.66

Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$291.45	\$280.70	\$266.97	\$265.46	\$243.46	\$238.99
21	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
22	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
23	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
24	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
25	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
26	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
27	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
28	\$331.55	\$319.33	\$303.71	\$301.99	\$276.96	\$271.88
29	\$338.68	\$326.19	\$310.24	\$308.49	\$282.91	\$277.72
30	\$347.15	\$334.35	\$318.00	\$316.20	\$289.99	\$284.67
31	\$356.06	\$342.93	\$326.16	\$324.32	\$297.43	\$291.98
32	\$364.09	\$350.66	\$333.51	\$331.62	\$304.13	\$298.55
33	\$372.55	\$358.81	\$341.26	\$339.33	\$311.21	\$305.50
34	\$381.47	\$367.40	\$349.43	\$347.45	\$318.65	\$312.81
35	\$390.38	\$375.98	\$357.59	\$355.57	\$326.10	\$320.11
36	\$399.29	\$384.57	\$365.76	\$363.69	\$333.54	\$327.42
37	\$408.20	\$393.15	\$373.92	\$371.81	\$340.99	\$334.73
38	\$413.11	\$397.87	\$378.41	\$376.27	\$345.08	\$338.75
39	\$418.01	\$402.59	\$382.90	\$380.74	\$349.18	\$342.77
40	\$434.50	\$418.47	\$398.01	\$395.76	\$362.95	\$356.29
41	\$451.43	\$434.78	\$413.52	\$411.18	\$377.09	\$370.18
42	\$469.26	\$451.95	\$429.85	\$427.42	\$391.98	\$384.79
43	\$487.53	\$469.55	\$446.58	\$444.06	\$407.25	\$399.78
44	\$506.69	\$488.00	\$464.14	\$461.51	\$423.25	\$415.49
45	\$526.30	\$506.89	\$482.10	\$479.37	\$439.63	\$431.57
46	\$546.80	\$526.63	\$500.87	\$498.04	\$456.76	\$448.38
47	\$568.19	\$547.23	\$520.47	\$517.53	\$474.63	\$465.92
48	\$590.47	\$568.69	\$540.88	\$537.82	\$493.24	\$484.19
49	\$613.64	\$591.01	\$562.11	\$558.93	\$512.60	\$503.19
50	\$637.71	\$614.19	\$584.15	\$580.85	\$532.70	\$522.93
51	\$662.66	\$638.22	\$607.01	\$603.58	\$553.54	\$543.39
52	\$688.51	\$663.12	\$630.69	\$627.12	\$575.13	\$564.58
53	\$715.25	\$688.87	\$655.18	\$651.47	\$597.47	\$586.51
54	\$743.32	\$715.91	\$680.90	\$677.05	\$620.92	\$609.53
55	\$772.29	\$743.81	\$707.43	\$703.43	\$645.12	\$633.28
56	\$802.59	\$772.99	\$735.19	\$731.03	\$670.43	\$658.13
57	\$833.79	\$803.04	\$763.76	\$759.44	\$696.49	\$683.71
58	\$866.32	\$834.37	\$793.56	\$789.08	\$723.66	\$710.39
59	\$900.19	\$866.99	\$824.59	\$819.92	\$751.96	\$738.16
60	\$935.39	\$900.90	\$856.83	\$851.99	\$781.36	\$767.03
61	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
62	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
63	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
64+	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	KP DC Platinum Medalist/Prod Des	KP DC Platinum Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Gold Medalist/Prod Des
20 and Under	\$279.95	\$269.63	\$256.44	\$254.99	\$233.85	\$229.57	\$219.11	\$211.82	\$199.06	\$184.91	\$164.31	\$151.71	\$154.48	\$154.03	\$185.55	\$224.45	\$271.19	\$271.19
1	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
22	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
23	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
24	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
25	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
26	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
27	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$221.27	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.27	\$249.50	\$301.46	\$301.46
28	\$318.48	\$306.73	\$291.73	\$290.08	\$266.04	\$261.15	\$249.26	\$230.52	\$210.36	\$186.92	\$172.59	\$175.74	\$175.23	\$211.09	\$255.33	\$308.51	\$308.51	\$308.51
29	\$325.33	\$313.33	\$298.01	\$296.32	\$271.75	\$264.16	\$231.32	\$211.89	\$190.95	\$172.10	\$154.89	\$142.08	\$142.08	\$179.51	\$216.63	\$260.83	\$315.14	\$315.14
30	\$333.46	\$321.17	\$309.45	\$303.73	\$278.55	\$272.44	\$260.98	\$242.31	\$217.10	\$202.26	\$180.71	\$168.00	\$168.00	\$204.93	\$241.62	\$286.35	\$332.02	\$332.02
31	\$342.02	\$329.41	\$318.20	\$316.52	\$292.68	\$286.70	\$274.11	\$256.74	\$231.20	\$216.73	\$195.19	\$182.72	\$182.72	\$220.19	\$266.88	\$312.22	\$331.21	\$331.21
32	\$349.73	\$336.83	\$320.36	\$318.54	\$292.14	\$286.62	\$273.71	\$256.62	\$231.01	\$216.54	\$195.07	\$182.60	\$182.60	\$220.19	\$266.88	\$312.22	\$331.21	\$331.21
33	\$357.86	\$344.67	\$327.80	\$325.96	\$298.94	\$292.95	\$280.09	\$262.48	\$236.37	\$221.04	\$199.53	\$187.06	\$187.06	\$224.59	\$271.19	\$318.91	\$346.65	\$346.65
34	\$366.42	\$353.91	\$337.65	\$335.75	\$306.09	\$300.47	\$286.78	\$269.62	\$243.05	\$227.25	\$205.72	\$193.19	\$193.19	\$230.56	\$277.12	\$324.95	\$354.94	\$354.94
35	\$374.98	\$361.49	\$345.18	\$343.49	\$314.16	\$308.24	\$294.48	\$276.71	\$250.19	\$233.71	\$212.18	\$200.61	\$200.61	\$237.99	\$284.64	\$331.21	\$361.24	\$361.24
36	\$383.55	\$369.40	\$351.33	\$349.35	\$320.39	\$314.51	\$300.19	\$282.80	\$257.21	\$240.74	\$219.23	\$207.84	\$207.84	\$245.13	\$291.04	\$337.53	\$373.53	\$373.53
37	\$392.11	\$377.65	\$359.18	\$357.14	\$328.53	\$326.69	\$306.88	\$286.69	\$278.90	\$259.00	\$239.14	\$226.89	\$226.89	\$264.36	\$310.26	\$354.36	\$390.36	\$390.36
38	\$396.81	\$382.17	\$361.43	\$351.47	\$324.29	\$320.56	\$301.25	\$282.24	\$262.10	\$242.30	\$221.03	\$208.95	\$208.95	\$246.42	\$291.54	\$338.14	\$384.38	\$384.38
39	\$401.52	\$386.12	\$365.72	\$356.12	\$328.40	\$324.67	\$305.49	\$285.47	\$265.18	\$245.49	\$224.93	\$204.85	\$204.85	\$242.56	\$287.67	\$333.67	\$379.67	\$379.67
40	\$417.36	\$400.96	\$380.61	\$378.63	\$348.64	\$342.24	\$326.65	\$306.86	\$286.76	\$267.68	\$246.97	\$226.65	\$226.65	\$264.63	\$309.29	\$354.63	\$400.63	\$400.63
41	\$433.62	\$417.64	\$397.21	\$394.96	\$362.22	\$355.58	\$335.58	\$318.40	\$298.43	\$280.32	\$260.44	\$240.62	\$240.62	\$278.60	\$323.20	\$368.20	\$413.20	\$413.20
42	\$450.75	\$434.13	\$411.56	\$411.56	\$376.53	\$370.62	\$352.78	\$334.05	\$312.60	\$292.74	\$274.26	\$254.86	\$254.86	\$292.87	\$337.87	\$382.87	\$427.87	\$427.87
43	\$468.30	\$451.00	\$428.97	\$428.97	\$391.18	\$384.54	\$366.52	\$345.19	\$323.90	\$303.12	\$282.77	\$263.36	\$263.36	\$301.27	\$346.27	\$391.27	\$436.27	\$436.27
44	\$486.71	\$468.75	\$448.83	\$448.83	\$414.32	\$406.56	\$389.11	\$368.27	\$346.18	\$324.48	\$302.68	\$282.65	\$282.65	\$320.56	\$365.56	\$410.56	\$455.56	\$455.56
45	\$505.55	\$486.90	\$460.46	\$460.46	\$422.30	\$414.55	\$396.62	\$375.52	\$353.92	\$332.92	\$311.92	\$291.92	\$291.92	\$329.83	\$374.83	\$419.83	\$464.83	\$464.83
46	\$525.23	\$505.86	\$481.12	\$481.12	\$448.75	\$440.70	\$421.07	\$401.07	\$381.07	\$361.07	\$341.07	\$321.07	\$321.07	\$359.98	\$404.98	\$449.98	\$494.98	\$494.98
47	\$545.75	\$525.65	\$497.11	\$497.11	\$465.75	\$457.11	\$437.94	\$417.94	\$397.94	\$377.94	\$357.94	\$337.94	\$337.94	\$376.85	\$421.85	\$466.85	\$511.85	\$511.85
48	\$567.18	\$546.26	\$519.54	\$519.54	\$486.18	\$477.54	\$458.09	\$438.09	\$418.09	\$398.09	\$378.09	\$358.09	\$358.09	\$397.00	\$442.00	\$487.00	\$532.00	\$532.00
49	\$589.44	\$567.70	\$539.94	\$539.94	\$506.48	\$497.84	\$478.33	\$458.33	\$438.33	\$418.33	\$398.33	\$378.33	\$378.33	\$417.24	\$462.24	\$507.24	\$552.24	\$552.24
50	\$612.56	\$589.96	\$561.11	\$561.11	\$527.54	\$518.69	\$499.30	\$479.30	\$459.30	\$439.30	\$419.30	\$399.30	\$399.30	\$438.21	\$483.21	\$528.21	\$573.21	\$573.21
51	\$636.53	\$613.05	\$584.51	\$584.51	\$550.53	\$541.68	\$522.19	\$502.19	\$482.19	\$462.19	\$442.19	\$422.19	\$422.19	\$461.10	\$506.10	\$551.10	\$596.10	\$596.10
52	\$661.35	\$636.96	\$605.81	\$605.81	\$572.39	\$563.54	\$544.32	\$524.32	\$504.32	\$484.32	\$464.32	\$444.32	\$444.32	\$483.23	\$528.23	\$573.23	\$618.23	\$618.23
53	\$687.04	\$661.71	\$629.34	\$629.34	\$595.78	\$586.93	\$567.51	\$547.51	\$527.51	\$507.51	\$487.51	\$467.51	\$467.51	\$506.42	\$551.42	\$596.42	\$641.42	\$641.42
54	\$714.01	\$687.68	\$654.04	\$654.04	\$620.55	\$611.70	\$592.21	\$572.21	\$552.21	\$532.21	\$512.21	\$492.21	\$492.21	\$531.12	\$576.12	\$621.12	\$666.12	\$666.12
55	\$741.83	\$714.47	\$679.53	\$679.53	\$645.08	\$636.23	\$616.74	\$596.74	\$576.74	\$556.74	\$536.74	\$516.74	\$516.74	\$555.65	\$600.65	\$645.65	\$690.65	\$690.65
56	\$770.94	\$742.50	\$706.19	\$706.19	\$671.73	\$662.88	\$643.39	\$623.39	\$603.39	\$583.39	\$563.39	\$543.39	\$543.39	\$582.30	\$627.30	\$672.30	\$717.30	\$717.30
57	\$800.90	\$771.37	\$733.64	\$733.64	\$699.12	\$690.27	\$670.78	\$650.78	\$630.78	\$610.78	\$590.78	\$570.78	\$570.78	\$609.69	\$654.69	\$699.69	\$744.69	\$744.69
58	\$832.16	\$801.47	\$762.26	\$762.26	\$727.79	\$718.94	\$699.45	\$679.45	\$659.45	\$639.45	\$619.45	\$599.45	\$599.45	\$638.36	\$683.36	\$728.36	\$773.36	\$773.36
59	\$864.68	\$832.79	\$792.07	\$792.07	\$757.60	\$748.75	\$729.26	\$709.26	\$689.26	\$669.26	\$649.26	\$629.26	\$629.26	\$668.17	\$713.17	\$758.17	\$803.17	\$803.17
60	\$898.50	\$865.37	\$823.04	\$823.04	\$788.57	\$779.72	\$760.23	\$740.23	\$720.23	\$700.23	\$680.23	\$660.23	\$660.23	\$699.14	\$744.14	\$789.14	\$834.14	\$834.14
61	\$933.60	\$899.16	\$855.35	\$855.35	\$820.88	\$812.03	\$792.54	\$772.54	\$752.54	\$732.54	\$712.54	\$692.54	\$692.54	\$731.45	\$776.45	\$821.45	\$866.45	\$866.45
62	\$933.60	\$899.16	\$855.35	\$855.35	\$820.88	\$812.03	\$792.54	\$772.54	\$752.54	\$732.54	\$712.54	\$692.54	\$692.54	\$731.45	\$776.45	\$821.45	\$866.45	\$866.45
63	\$933.60	\$899.16	\$855.35	\$855.35	\$820.88	\$812.03	\$792.54	\$772.54	\$752.54	\$732.54	\$712.54	\$692.54	\$692.54	\$731.45	\$776.45	\$821.45	\$866.45	\$866.45
64+	\$933.60	\$899.16	\$855.35	\$855.35	\$820.88	\$812.03	\$792.54	\$772.54	\$752.54	\$732.54	\$712.54	\$692.54	\$692.54	\$731.45	\$776.45	\$821.45	\$866.45	\$866.45

Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$293.95	\$283.11	\$269.26	\$267.74	\$245.55	\$241.04
21	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
22	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
23	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
24	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
25	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
26	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
27	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
28	\$334.40	\$322.07	\$306.32	\$304.58	\$279.34	\$274.22
29	\$341.59	\$328.99	\$312.90	\$311.14	\$285.34	\$280.11
30	\$350.13	\$337.22	\$320.73	\$318.92	\$292.48	\$287.12
31	\$359.12	\$345.88	\$328.96	\$327.11	\$299.98	\$294.49
32	\$367.22	\$353.67	\$336.37	\$334.47	\$306.74	\$301.11
33	\$375.75	\$361.89	\$344.19	\$342.24	\$313.88	\$308.12
34	\$384.75	\$370.56	\$352.43	\$350.43	\$321.39	\$315.50
35	\$393.73	\$379.21	\$360.66	\$358.62	\$328.90	\$322.86
36	\$402.72	\$387.87	\$368.90	\$366.81	\$336.41	\$330.23
37	\$411.71	\$396.53	\$377.13	\$375.00	\$343.92	\$337.61
38	\$416.66	\$401.29	\$381.66	\$379.50	\$348.04	\$341.66
39	\$421.60	\$406.05	\$386.19	\$384.01	\$352.18	\$345.71
40	\$438.23	\$422.06	\$401.43	\$399.16	\$366.07	\$359.35
41	\$455.31	\$438.51	\$417.07	\$414.71	\$380.33	\$373.36
42	\$473.29	\$455.83	\$433.54	\$431.09	\$395.35	\$388.10
43	\$491.72	\$473.58	\$450.42	\$447.87	\$410.75	\$403.21
44	\$511.04	\$492.19	\$468.13	\$465.47	\$426.89	\$419.06
45	\$530.82	\$511.24	\$486.24	\$483.49	\$443.41	\$435.28
46	\$551.50	\$531.15	\$505.17	\$502.32	\$460.68	\$452.23
47	\$573.07	\$551.93	\$524.94	\$521.98	\$478.71	\$469.92
48	\$595.54	\$573.57	\$545.53	\$542.44	\$497.48	\$488.35
49	\$618.91	\$596.09	\$566.94	\$563.73	\$517.00	\$507.51
50	\$643.19	\$619.47	\$589.17	\$585.84	\$537.28	\$527.42
51	\$668.35	\$643.70	\$612.22	\$608.76	\$558.29	\$548.06
52	\$694.42	\$668.82	\$636.11	\$632.51	\$580.07	\$569.43
53	\$721.39	\$694.79	\$660.81	\$657.07	\$602.60	\$591.55
54	\$749.70	\$722.06	\$686.75	\$682.87	\$626.25	\$614.77
55	\$778.92	\$750.20	\$713.51	\$709.47	\$650.66	\$638.72
56	\$809.48	\$779.63	\$741.51	\$737.31	\$676.19	\$663.78
57	\$840.95	\$809.94	\$770.32	\$765.96	\$702.47	\$689.58
58	\$873.76	\$841.54	\$800.38	\$795.86	\$729.88	\$716.49
59	\$907.92	\$874.44	\$831.67	\$826.96	\$758.42	\$744.50
60	\$943.42	\$908.64	\$864.19	\$859.31	\$788.07	\$773.62
61	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
62	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
63	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
64+	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-A

	1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18	
	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Silver		Gold	
Age	P/DC Platinum	Self/DC Platinum/Paid Dnm	P/DC Platinum	Self/DC Platinum/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm
20 and Under	\$282.36	\$271.94	\$258.65	\$247.94	\$235.65	\$225.18	\$213.64	\$202.99	\$191.67	\$180.50	\$169.57	\$158.86	\$148.36	\$138.04	\$127.92	\$117.99	\$108.25	\$98.69	\$89.30	\$80.07	\$71.00	\$62.08	\$53.30	\$44.66	\$36.15	\$27.76	\$19.47	\$11.27	\$3.06	\$1.85	\$1.64	\$1.43	\$1.22	\$1.01	\$0.80	\$0.59
21	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
22	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
23	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
24	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
25	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
26	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
27	\$313.87	\$302.30	\$287.52	\$276.55	\$262.19	\$251.44	\$237.49	\$226.77	\$216.20	\$205.77	\$195.47	\$185.29	\$175.23	\$165.28	\$155.44	\$145.71	\$136.08	\$126.55	\$117.11	\$107.76	\$98.50	\$89.32	\$80.21	\$71.16	\$62.16	\$53.21	\$44.25	\$35.28	\$26.30	\$17.31	\$8.32	\$7.11	\$5.90	\$4.69		
28	\$321.22	\$309.57	\$294.24	\$282.57	\$268.32	\$256.40	\$243.04	\$229.46	\$215.40	\$201.39	\$187.33	\$173.21	\$159.04	\$144.86	\$130.63	\$116.35	\$102.02	\$87.64	\$73.21	\$58.73	\$44.21	\$29.69	\$15.17	\$0.65	\$1.14	\$2.63	\$4.12	\$5.61	\$7.10	\$8.59	\$10.08	\$11.57	\$13.06	\$14.55	\$16.04	
29	\$328.13	\$316.02	\$300.57	\$288.47	\$274.09	\$260.06	\$245.81	\$231.24	\$216.36	\$201.17	\$185.77	\$170.16	\$154.44	\$138.61	\$122.67	\$106.62	\$90.46	\$74.19	\$57.81	\$41.32	\$24.73	\$8.14	\$1.55	\$3.04	\$4.53	\$6.02	\$7.51	\$9.00	\$10.49	\$11.98	\$13.47	\$14.96	\$16.45	\$17.94		
30	\$336.32	\$323.92	\$308.08	\$295.68	\$280.95	\$266.52	\$251.89	\$236.96	\$221.83	\$206.60	\$191.27	\$175.74	\$160.11	\$144.38	\$128.55	\$112.62	\$96.59	\$80.46	\$64.23	\$47.90	\$31.57	\$15.24	\$2.93	\$4.42	\$5.91	\$7.40	\$8.89	\$10.38	\$11.87	\$13.36	\$14.85	\$16.34	\$17.83	\$19.32		
31	\$344.96	\$332.23	\$315.99	\$303.26	\$288.16	\$273.37	\$257.98	\$242.59	\$226.99	\$211.20	\$195.31	\$179.32	\$163.23	\$147.04	\$130.75	\$114.36	\$97.87	\$81.28	\$64.59	\$47.90	\$31.21	\$14.52	\$2.83	\$4.32	\$5.81	\$7.30	\$8.79	\$10.28	\$11.77	\$13.26	\$14.75	\$16.24	\$17.73	\$19.22		
32	\$352.73	\$339.72	\$323.11	\$310.10	\$294.65	\$279.06	\$263.27	\$247.28	\$231.09	\$214.70	\$198.11	\$181.32	\$164.43	\$147.34	\$130.05	\$112.66	\$95.17	\$77.58	\$60.00	\$42.41	\$24.82	\$7.23	\$1.72	\$3.21	\$4.70	\$6.19	\$7.68	\$9.17	\$10.66	\$12.15	\$13.64	\$15.13	\$16.62	\$18.11		
33	\$360.93	\$347.63	\$330.62	\$317.32	\$301.76	\$285.97	\$269.98	\$253.79	\$237.40	\$220.81	\$204.02	\$187.03	\$169.84	\$152.45	\$134.86	\$117.07	\$99.08	\$80.89	\$62.50	\$44.11	\$25.72	\$7.33	\$1.82	\$3.31	\$4.80	\$6.29	\$7.78	\$9.27	\$10.76	\$12.25	\$13.74	\$15.23	\$16.72	\$18.21		
34	\$369.57	\$355.94	\$338.53	\$325.23	\$308.72	\$292.05	\$275.16	\$258.07	\$240.78	\$223.29	\$205.70	\$187.91	\$169.92	\$151.73	\$133.34	\$114.75	\$95.96	\$76.97	\$57.78	\$38.39	\$18.80	\$8.31	\$2.30	\$3.79	\$5.28	\$6.77	\$8.26	\$9.75	\$11.24	\$12.73	\$14.22	\$15.71	\$17.20	\$18.69		
35	\$378.20	\$364.26	\$346.44	\$332.40	\$315.93	\$299.00	\$281.61	\$263.92	\$245.93	\$227.54	\$208.85	\$189.96	\$170.87	\$151.58	\$132.09	\$112.40	\$92.51	\$72.42	\$52.13	\$31.74	\$11.35	\$5.86	\$2.79	\$4.28	\$5.77	\$7.26	\$8.75	\$10.24	\$11.73	\$13.22	\$14.71	\$16.20	\$17.69	\$19.18		
36	\$386.84	\$372.57	\$354.35	\$340.31	\$323.15	\$305.72	\$287.99	\$269.90	\$250.41	\$231.02	\$211.33	\$191.34	\$171.05	\$150.56	\$129.87	\$108.98	\$87.89	\$66.60	\$45.21	\$23.82	\$7.43	\$6.94	\$3.25	\$4.74	\$6.23	\$7.72	\$9.21	\$10.70	\$12.19	\$13.68	\$15.17	\$16.66	\$18.15	\$19.64		
37	\$395.48	\$380.89	\$362.26	\$347.21	\$330.35	\$312.29	\$293.92	\$275.25	\$256.26	\$236.87	\$217.18	\$197.19	\$176.90	\$156.41	\$135.72	\$114.83	\$93.54	\$72.05	\$50.46	\$28.77	\$8.38	\$7.89	\$4.20	\$5.69	\$7.18	\$8.67	\$10.16	\$11.65	\$13.14	\$14.63	\$16.12	\$17.61	\$19.10	\$20.59		
38	\$400.22	\$385.46	\$366.61	\$351.36	\$334.32	\$316.93	\$298.84	\$280.45	\$261.66	\$242.47	\$222.88	\$202.89	\$182.60	\$162.11	\$141.42	\$120.53	\$99.44	\$78.15	\$56.76	\$35.27	\$9.88	\$9.39	\$5.70	\$7.19	\$8.68	\$10.17	\$11.66	\$13.15	\$14.64	\$16.13	\$17.62	\$19.11	\$20.60	\$22.09		
39	\$404.97	\$390.04	\$370.96	\$355.41	\$338.47	\$320.08	\$301.39	\$282.30	\$262.81	\$242.92	\$222.63	\$202.14	\$181.45	\$160.56	\$139.47	\$118.18	\$96.79	\$75.20	\$53.51	\$31.82	\$10.43	\$9.94	\$6.25	\$7.74	\$9.23	\$10.72	\$12.21	\$13.70	\$15.19	\$16.68	\$18.17	\$19.66	\$21.15	\$22.64		
40	\$420.95	\$385.59	\$365.42	\$349.63	\$332.41	\$314.88	\$296.95	\$278.66	\$259.97	\$240.88	\$221.39	\$201.60	\$181.61	\$161.42	\$141.03	\$120.44	\$99.65	\$78.66	\$57.47	\$36.08	\$14.69	\$14.20	\$7.80	\$9.29	\$10.78	\$12.27	\$13.76	\$15.25	\$16.74	\$18.23	\$19.72	\$21.21	\$22.70	\$24.19		
41	\$437.35	\$421.22	\$400.62	\$384.36	\$366.34	\$347.30	\$327.92	\$308.04	\$287.76	\$267.07	\$245.98	\$224.49	\$202.60	\$180.41	\$157.92	\$135.13	\$112.14	\$89.95	\$67.56	\$44.97	\$18.58	\$18.09	\$10.40	\$11.89	\$13.38	\$14.87	\$16.36	\$17.85	\$19.34	\$20.83	\$22.32	\$23.81	\$25.30	\$26.79		
42	\$454.62	\$437.86	\$416.44	\$398.88	\$379.76	\$359.81	\$339.29	\$318.00	\$296.01	\$273.22	\$249.83	\$225.74	\$201.35	\$176.66	\$151.67	\$126.28	\$101.00	\$75.51	\$49.82	\$23.43	\$19.04	\$18.55	\$12.05	\$13.54	\$15.03	\$16.52	\$18.01	\$19.50	\$20.99	\$22.48	\$23.97	\$25.46	\$26.95	\$28.44		
43	\$472.32	\$454.91	\$432.66	\$414.21	\$394.54	\$373.31	\$351.38	\$328.69	\$305.20	\$281.81	\$257.52	\$232.43	\$206.94	\$181.05	\$154.76	\$128.07	\$101.38	\$74.69	\$47.90	\$20.51	\$16.12	\$15.63	\$14.12	\$15.61	\$17.10	\$18.59	\$20.08	\$21.57	\$23.06	\$24.55	\$26.04	\$27.53	\$29.02	\$30.51		
44	\$490.89	\$472.78	\$449.66	\$427.12	\$405.05	\$382.12	\$358.43	\$333.94	\$308.65	\$282.56	\$255.67	\$228.18	\$200.29	\$171.90	\$143.21	\$114.12	\$84.73	\$55.24	\$25.75	\$11.36	\$10.87	\$10.38	\$18.87	\$20.36	\$21.85	\$23.34	\$24.83	\$26.32	\$27.81	\$29.30	\$30.79	\$32.28	\$33.77	\$35.26		
45	\$509.89	\$491.08	\$467.06	\$442.42	\$416.53	\$390.04	\$362.65	\$334.46	\$305.47	\$275.68	\$245.29	\$214.10	\$182.11	\$149.32	\$115.73	\$83.34	\$50.95	\$23.56	\$8.17	\$6.68	\$6.19	\$19.68	\$21.17	\$22.66	\$24.15	\$25.64	\$27.13	\$28.62	\$30.11	\$31.60	\$33.09	\$34.58	\$36.07	\$37.56		
46	\$529.74	\$510.20	\$485.25	\$459.21	\$432.52	\$404.60	\$376.39	\$347.88	\$318.19	\$287.50	\$256.81	\$225.12	\$193.43	\$160.74	\$127.05	\$94.36	\$61.67	\$28.98	\$13.59	\$12.10	\$11.61	\$20.10	\$21.59	\$23.08	\$24.57	\$26.06	\$27.55	\$29.04	\$30.53	\$32.02	\$33.51	\$35.00	\$36.49	\$37.98		
47	\$550.47	\$530.16	\$504.23	\$482.51	\$459.82	\$435.83	\$411.50	\$386.81	\$361.12	\$335.23	\$308.94	\$282.25	\$255.16	\$227.67	\$199.78	\$171.49	\$142.80	\$114.11	\$85.42	\$56.73	\$40.04	\$38.53	\$37.02	\$38.51	\$40.00	\$41.49	\$42.98	\$44.47	\$45.96	\$47.45	\$48.94	\$50.43	\$51.92	\$53.41		
48	\$572.05	\$550.95	\$524.01	\$501.05	\$477.85	\$453.24	\$427.72	\$401.81	\$375.50	\$348.79	\$321.69	\$294.20	\$266.31	\$238.02	\$209.33	\$179.74	\$149.35	\$118.16	\$87.07	\$56.08	\$39.39	\$37.88	\$36.37	\$37.86	\$39.35	\$40.84	\$42.33	\$43.82	\$45.31	\$46.80	\$48.29	\$49.78	\$51.27	\$52.76		
49	\$594.50	\$572.58	\$544.58	\$521.12	\$496.61	\$470.30	\$443.19	\$415.28	\$386.57	\$357.46	\$327.55	\$296.84	\$265.33	\$233.82	\$201.51	\$168.80	\$135.79	\$102.48	\$70.97	\$49.46	\$37.95	\$36.44	\$34.93	\$36.42	\$37.91	\$39.40	\$40.89	\$42.38	\$43.87	\$45.36	\$46.85	\$48.34	\$49.83	\$51.32		
50	\$617.82	\$595.03	\$5																																	

Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$296.48	\$285.54	\$271.58	\$270.04	\$247.66	\$243.11
21	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
22	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
23	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
24	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
25	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
26	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
27	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
28	\$337.27	\$324.84	\$308.95	\$307.20	\$281.74	\$276.57
29	\$344.52	\$331.82	\$315.59	\$313.81	\$287.79	\$282.51
30	\$353.14	\$340.12	\$323.49	\$321.66	\$294.99	\$289.58
31	\$362.20	\$348.85	\$331.79	\$329.92	\$302.56	\$297.02
32	\$370.37	\$356.71	\$339.26	\$337.34	\$309.38	\$303.70
33	\$378.98	\$365.00	\$347.15	\$345.18	\$316.58	\$310.77
34	\$388.05	\$373.74	\$355.46	\$353.44	\$324.15	\$318.21
35	\$397.12	\$382.47	\$363.76	\$361.70	\$331.73	\$325.63
36	\$406.18	\$391.21	\$372.07	\$369.96	\$339.29	\$333.07
37	\$415.24	\$399.93	\$380.37	\$378.22	\$346.87	\$340.51
38	\$420.24	\$404.73	\$384.94	\$382.76	\$351.03	\$344.59
39	\$425.22	\$409.54	\$389.51	\$387.31	\$355.20	\$348.68
40	\$442.00	\$425.69	\$404.88	\$402.59	\$369.21	\$362.44
41	\$459.22	\$442.28	\$420.65	\$418.27	\$383.60	\$376.57
42	\$477.36	\$459.75	\$437.27	\$434.79	\$398.74	\$391.43
43	\$495.94	\$477.65	\$454.28	\$451.72	\$414.28	\$406.68
44	\$515.43	\$496.42	\$472.15	\$469.47	\$430.55	\$422.66
45	\$535.38	\$515.64	\$490.42	\$487.64	\$447.22	\$439.02
46	\$556.23	\$535.72	\$509.51	\$506.63	\$464.64	\$456.12
47	\$577.99	\$556.67	\$529.45	\$526.46	\$482.82	\$473.96
48	\$600.66	\$578.50	\$550.21	\$547.10	\$501.75	\$492.54
49	\$624.23	\$601.21	\$571.81	\$568.57	\$521.44	\$511.87
50	\$648.71	\$624.79	\$594.23	\$590.87	\$541.89	\$531.95
51	\$674.09	\$649.23	\$617.48	\$613.99	\$563.09	\$552.77
52	\$700.39	\$674.56	\$641.57	\$637.94	\$585.05	\$574.32
53	\$727.59	\$700.76	\$666.48	\$662.71	\$607.78	\$596.63
54	\$756.14	\$728.26	\$692.65	\$688.73	\$631.63	\$620.05
55	\$785.61	\$756.64	\$719.64	\$715.57	\$656.25	\$644.21
56	\$816.44	\$786.33	\$747.87	\$743.64	\$682.00	\$669.48
57	\$848.18	\$816.90	\$776.94	\$772.54	\$708.51	\$695.51
58	\$881.27	\$848.77	\$807.25	\$802.69	\$736.15	\$722.65
59	\$915.72	\$881.95	\$838.82	\$834.07	\$764.93	\$750.90
60	\$951.53	\$916.44	\$871.61	\$866.69	\$794.84	\$780.26
61	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
62	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
63	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
64+	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-A

[illegible]

Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$299.03	\$288.00	\$273.91	\$272.36	\$249.79	\$245.20
21	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
22	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
23	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
24	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
25	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
26	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
27	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
28	\$340.17	\$327.63	\$311.60	\$309.84	\$284.16	\$278.95
29	\$347.48	\$334.67	\$318.30	\$316.51	\$290.26	\$284.94
30	\$356.17	\$343.04	\$326.27	\$324.42	\$297.53	\$292.07
31	\$365.31	\$351.84	\$334.64	\$332.75	\$305.16	\$299.57
32	\$373.55	\$359.77	\$342.18	\$340.24	\$312.03	\$306.31
33	\$382.23	\$368.14	\$350.13	\$348.15	\$319.30	\$313.44
34	\$391.38	\$376.95	\$358.51	\$356.48	\$326.93	\$320.94
35	\$400.53	\$385.75	\$366.88	\$364.81	\$334.58	\$328.43
36	\$409.67	\$394.57	\$375.27	\$373.14	\$342.21	\$335.93
37	\$418.81	\$403.37	\$383.64	\$381.47	\$349.85	\$343.43
38	\$423.85	\$408.21	\$388.25	\$386.05	\$354.05	\$347.55
39	\$428.87	\$413.05	\$392.85	\$390.64	\$358.26	\$351.68
40	\$445.79	\$429.35	\$408.35	\$406.05	\$372.38	\$365.55
41	\$463.16	\$446.08	\$424.27	\$421.87	\$386.89	\$379.80
42	\$481.46	\$463.70	\$441.02	\$438.53	\$402.17	\$394.79
43	\$500.20	\$481.75	\$458.19	\$455.60	\$417.83	\$410.17
44	\$519.86	\$500.68	\$476.20	\$473.51	\$434.25	\$426.29
45	\$539.98	\$520.06	\$494.63	\$491.83	\$451.06	\$442.79
46	\$561.01	\$540.32	\$513.89	\$510.98	\$468.63	\$460.03
47	\$582.96	\$561.45	\$534.00	\$530.98	\$486.97	\$478.03
48	\$605.82	\$583.47	\$554.94	\$551.80	\$506.06	\$496.77
49	\$629.59	\$606.37	\$576.72	\$573.46	\$525.92	\$516.27
50	\$654.28	\$630.15	\$599.33	\$595.95	\$546.55	\$536.52
51	\$679.88	\$654.81	\$622.79	\$619.27	\$567.93	\$557.51
52	\$706.41	\$680.36	\$647.08	\$643.42	\$590.08	\$579.25
53	\$733.84	\$706.77	\$672.21	\$668.40	\$613.00	\$601.75
54	\$762.64	\$734.52	\$698.60	\$694.65	\$637.06	\$625.37
55	\$792.36	\$763.14	\$725.82	\$721.71	\$661.89	\$649.74
56	\$823.45	\$793.08	\$754.30	\$750.03	\$687.86	\$675.24
57	\$855.46	\$823.91	\$783.61	\$779.18	\$714.59	\$701.48
58	\$888.84	\$856.06	\$814.19	\$809.59	\$742.47	\$728.85
59	\$923.59	\$889.52	\$846.02	\$841.23	\$771.50	\$757.35
60	\$959.70	\$924.32	\$879.10	\$874.13	\$801.67	\$786.97
61	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
62	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
63	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
64+	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

District of Columbia
2016 Small Group Rate Filing
HIOS Issuer ID 94506

HIOS Product ID 94506DC035, 94506DC036

Form Numbers DC-SG-HMO-FACE(01-14)HIX, DC-SG-POS-FACE(01-14)HIX, EOC-COVER (1-05), DC-SG-WRAP(01-16)HIX, KFHP-EOC COVER (01/10)DC, DCLG-ALL-TOC(1-05), DC-SG-SEC1(01-16)HIX, DC-SG-SEC2(01-15)HIX, DC-SG-SEC3(01-16)HIX, DC-SG-SEC4(01-14)HIX, DC-SG-SEC5(01-16)HIX, DC-SG-SEC6(01-15)HIX, DC-SG-SEC7(01-14)HIX, DC-SG-APPX-DEF(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-COST(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-COST(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-COST(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-RX(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-RX(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-RX(01-16), DC-SG-DENTAL-ADULT(01-14)HIX, DC-SG-PED-DENTAL(01-15)HIX, DC-POS-AMEND(01-14)HIX

Actuarial Memorandum

I, John Xu, an Actuary for Kaiser Foundation Health Plan, Inc. (KFHP) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for an approval of premium rates for Small Groups sold on the exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective January 2016. It is intended to comply with the requirements outlined in the DC Health Benefit Exchange Authority's *2016 Carrier Reference Manual* (April 2015, Version 1). It is not intended for any other purpose.

This rate filing applies to forms that are open to new sales and renewals. This filing does not cover grandfathered products that existed prior to March 23, 2010.

KFHP is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified and a limited number of Point of Service type plans. For purposes of regulation, these are all HMO products.

KFHP will market products to the Individual and Small Group markets through Direct Sales channels and Broker arrangements, as well as on the District of Columbia Marketplace (aka the Exchange). The products are guaranteed issue and guaranteed renewable.

I am the primary contact for this filing. My telephone number is 301-816-6349 and my email address is John.A.Xu@kp.org. Please also include Sheila Schroer on correspondence related to this filing, her email address is Sheila.A.Schroer@kp.org.

Proposed Rate Increases

The percent increase in the Market Adjusted Index Rate from 2015 to 2016 is -4.9%. The drivers of that change are shown in the table below, which contains all the components of the Market Adjusted Index Rate calculation. The numbers shown are the ratio of the 2016 to the 2015 factor, so a 1.000 indicates no impact on the rate change.

Source of Change	2016/2015
Based Period Experience	0.962
Base Period Utilization Copay	1.007
Pricing Trend	1.000
Morbidity Adjustment	0.945
Risk Adjustment Recoveries	1.047
Pent Up Demand	1.000
Reinsurance Recoveries	1.000
Reinsurance Premium	0.996
Average Age Impact	1.001
Additional EHB	0.995
Exchange Fee	1.000
Fixed Cost Adjustment	1.000
Total Market Adjusted Index Rate Change	95.1%

Plan level rate changes are shown in row 25 of Worksheet II in the URRT.

Experience Period Claims

Base period data:

The Revenue Requirement for 2016 for the new ACA plans is developed by accumulating medical and administrative expenses for essential health benefits (EHB) for non-grandfathered business in the Child-Only, Conversion, Dues Subsidy, ACA plans and Small Group lines of business incurred in 2014 including the incurred but not reported (IBNR) estimates for external expense. Allowed cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2016. Allowed claims for internal services are allocated costs for medical services delivered within our integrated delivery system while allowed claims for external expenses are calculated as incurred plus member cost sharing.

Capitations:

KFHP has contracted with a dental provider to provide dental care to KFHP members. KFHP pays the provider a fixed capitation of \$1.15 PMPM to cover adult preventative. The \$1.15 PMPM is part of the base period allowed amount, shown in Exhibit 2. It is then removed as a non-Essential Health Benefit in Exhibit 3. Finally, this benefit is added back as part of the non-EHB adjustment in Exhibit 10.

Incurred Estimates on External Expense:

A common reserve tool developed and maintained by KFHP Actuarial Services is used to set KFHP's IBNR reserves. KFHP's common reserve tool uses historical claim lag averages to project anticipated future payments. IBNR levels are set for line of business and service line breakouts. Note that the IBNR applies only to KFHP's external allowed costs. Most of KFHP's expenses are internal fixed costs, which are allocated and lag in reporting is immaterial.

The completion factors used to complete the base period external claims are taken from KFHP's overall commercial line of business by type of service. The claims are incurred in 2014 and paid through 1/31/2015.

Premium:

Premium was captured for calendar year 2014 for all members in the base period single (combined Small Group and Individual) pool. There were no MLR rebates for these members in this period. For Dues Subsidy members, the whole premium was captured and not just the portion paid by the member.

Part I Unified Rate Review Template

Base Period Experience:

The base period experience in Worksheet 1 Section I and in Worksheet 2 Section III is the combined experience of the Small Group and Individual markets. The Index Rate of the Experience Period in cell G17 is taken from Exhibit 1 line 3. It is the per member per month allowed claims less non-essential health benefits from the base period. Therefore, it represents the average age of the members in the risk pool. The Index Rate for the Projection period, discussed below, is taken from Exhibit 1 Line 16.

Benefit Categories:

The benefit categories in Section II of Worksheet I are mapped based on type of service and place of treatment codes. For example:

Benefit Category	Services
Inpatient Hospital	Inpatient Facility, Inpatient Visits (Rounding), Inpatient Surgery - Non Maternity, Maternity

Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Hospital Outpatient Other Professional, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Chemotherapy/Pharmacy, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	Adult Preventive Dental
Prescription Drug	Pharmacy

Morbidity and Other Adjustments:

The morbidity adjustments in Section II Worksheet 1 are developed from row (14) in the attached Exhibit 1 and reflect the morbidity in the single risk pool (Small Group and Individual combined) of our expected 2016 membership. The development of these factors along with the documentation of these assumptions is included in Exhibit 7.1-7.3.

The “Other” adjustment in Section II Worksheet I is an adjustment to reflect that family contracts are limited to three dependents in 2016.

Also included in the “Other” adjustment is the base period utilization copay effect from Exhibit 4. The adjustment is necessary to convert the base period experience from an average plan allowed amount to the allowed amount for the reference plan. “Other” also includes additional EHB benefits in the projection period.

All the factors discussed above in the Morbidity and Other Adjustments are based on Small Group and Individual experience combined.

Paid to Allowed Ratio:

The Paid to Allowed Average Factor in the Projection Period in Section III of Worksheet I is an average plan factor for the plans listed in Worksheet II. It represents the change from the average benefit plan allowed amount to the average paid amount across the 2016 plans based on weightings in Worksheet 2 of the URRT.

The factor in cell v33 in Worksheet I of the URRT is calculated by weighting the plan design factors in Exhibit 10 by the projected members and allowed costs by plans in rows 81 and 100, respectively, of Worksheet II of the URRT.

Estimated Average Annual Premium per Policy:

The estimated average annual premium per policy based on the URRT and SERFF data included in the filing is \$8,013.86.

Risk Adjustment

Exhibit 7.1-7.3 documents the development of the Risk Adjustment index rate factor. The index rate is adjusted to reflect the expected change in morbidity of the members covered by these plans relative to the members in the base period data. It is also adjusted to reflect the risk adjustment receipts anticipated in the rating period based on the expect risk profile relative to the market of the Small Group line only based on DISB guidance.

Assumptions are documented regarding the current relative morbidity of KFHP’s population along with the expected morbidity of the future market relative to KFHP. Growth assumptions for the market as a whole and KFHP specifically are used to calculate KFHP’s 2016 expected relative morbidity to the market. This value is used to determine the expected risk adjustment impact to the market adjusted index rate.

Reinsurance

The reinsurance contribution for the Federal Reinsurance Program is included in the rate build up and shown as a factor in Exhibit 1, line (19).

Administrative Expense

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount needed to maintain and expand Kaiser's medical center facilities where members receive the majority of their health care. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments, whereas for Kaiser these are funded through premium rates.

Quarterly Rate Factors

Exhibit 11 contains the quarterly rate factors that will be applied to base rates for 2nd, 3rd and 4th 2016 effective dates. These adjustments are based on an annual trend of 3.5%. Kaiser reserves the right to amend this filing with new quarterly factors based on emerging experience and other subsequent events.

In order for the Index Rate in the Projection Period in Wk1 Section III of the URRT to reflect the average quarterly rate, a weighted average trend adjustment based on the assumed distribution of renewals throughout the year has been development.

	Q1	Q2	Q3	Q4	Proj Index Adj for Small Group
Members	2,382	529	794	1,962	
Trend	3.5%	3.5%	3.5%	3.5%	
Months	24	27	30	33	
	1.072	1.081	1.091	1.100	1.014

Profit and Risk Margin

As mentioned above, the capital contribution of 1.5%, shown in Exhibit 9, is an amount to maintain and expand Kaiser's medical center facilities where members receive the majority of their healthcare.

Taxes and Fees

Administrative expense has been adjusted to reflect the PCORI tax and the insurer tax that will apply in 2016. The amount is shown as percent in Exhibit 9.

Projected Loss Ratio

Based on a target admin percentage of 22.5%, which includes a 1.5% capital contribution margin, we anticipate an MLR based on federally prescribed methodology to be at least 80.4%. The MLR would be expected to be higher due to the required adjustments to both claims and premium in the prescribed methodology.

Market Adjusted Index Rate

The development of the index rate is summarized in Exhibit 1 and is based on combined experience of non-grandfathered Individual and Small Group experience as described above. The following factors along with Risk Adjustment described above have been considered in the development and are documented below.

Utilization copayment effect adjustment:

Allowed claims are grossed up for anticipated changes in the average utilization of services due to average cost sharing requirements in the base period. Member cost sharing results in lower utilization and, thus, lower allowed costs, than would otherwise occur in a zero cost share environment. An estimate based on industry standard factors has been made at the plan level to adjust our base period data to what would have been expected in a zero cost share environment in order to normalize for the utilization copayment effect. These adjustments are documented in Exhibit 4.

Demographic Adjustment:

The Demographic Adjustment shown in Exhibit 5 represents the expected change in the average member age from the base period to the projection period. Because of the lack of credible emerging experience as well as the uncertainty of the increasing mandate in 2016, we have assumed that the average age in the projection period is unchanged from the base period. However, due to slight difference in the average age between the Individual and Small group, there is a small change in the combined average age because of different growth in the Individual and Small Group members.

Embedded Pediatric Dental Adjustment:

KFHP is embedding pediatric dental benefits into its 2016 plans. KFHP will pay a dental provider a fixed per child per month capitation. Exhibit 14 shows the assumptions and development of the index rate adjustment factor to reflect the capitation on a per member per month basis by adjusting the index rate.

Trend:

The future trend numbers are based on actuarial judgment considering a mixture of expected industry trends, future fixed costs, and expected internalization of services. As an integrated health care provider, a large portion of KFHP's expenses are the costs associated with providing medical care through our centers. Therefore, the projected cost that is included in our total revenue requirement is largely based on budgeting. For traditional carriers, projected claims trends are developed to project expected costs. However, given KFHP's cost structure, KFHP's projected claims trends fall out of the development of projected budgeted costs. For 2014 to 2016, our projected total internal annualized medical expense trend for Small Group is 3.5% and is shown in Exhibit 6 of our filing.

Alternative AV Calculations

The AV calculator does not have an option for outpatient facility copay. To calculate the impact on the actuarial value of the plan for this benefit we used the alternate method described in 156.135 (b)(2). KFHP requested from a major actuarial consulting firm the national average allowed amount for outpatient facility costs in 2014. We have updated the national average allowed amount for the 2016 rate filing. To determine AVs for plans outpatient facility copays, we propose an OP Copay Converter to be used with the AV calculator. To create this converter, we compared the copay amount to the estimated average national OP facility allowed amount to calculate the implied coinsurance % for OP procedures. This coinsurance should only be applied to the OP facility cost and not the OP professional cost, which should be covered at 100%.

Plan designs have been changed to waive primary office visit copays for children younger than five. As the AV calculator does not have an adjustment to account for this benefit, we lowered the copay amount 16% by multiplying the actual copay by a factor of 0.84. For example, a \$20 primary office visit copay is entered as \$16.80. The 16% adjustment is based on KFHP data (as a proxy for standard population). Primary care utilization was divided between children under five and all other members. The data showed 16% of primary care visits were attributed to children under five. I certify the calculation to be actuarially sound.

AV Pricing Values

The rates for specific plans are calculated by multiplying plan factors times the index rate. The plan factors use industry standard data in a model from a national actuarial consulting firm, calibrated to KFHP experience to calculate the impact of the various cost share and plan elements for EHBs, including utilization copayment effect.

The reference plan used as the basis for the AV pricing values is a \$0 cost share plan valued using the same industry standard factors described above.

Exhibit 9 indicates the portion of the AV Pricing Value that is attributable to each of the allowable modifiers to the Index Rate. The plan factor shown in Exhibit 9 reflects both member cost shares and the resulting dampening of expected utilization due to those cost shares.

Network Adjustment

KFHP provides services to its members in its Signature network in its medical offices and externally with contracted providers. KFHP offers an expanded network of contracted non-KFHP physicians in its Select network. Rates for products with the Select network are adjusted by a factor of 1.05 for HMO to reflect the additional cost. This adjustment is consistent with the factor already filed in prior filings. For the POS plans, the factor is 1.04, reflecting steerage of 80% for Tier 1.

Age Factors

The age factor table used to develop age specific rates is the standard table provided by DISB.

Exhibit 12 shows the development of the age calibration factor. The development starts with the average age in the projection period from Exhibit 5. That age is rounded to the nearest age and the age factor is pulled from the DISB age curve. As described in the Actuarial Memorandum instructions, the ratio of the age factor for the nearest rounded age to the age factor for the average age in the projection period is the age calibration factor used in the rate development.

Non-EHB

An adjustment has been made to the base period allowed amount to remove the Non-EHB benefits from the Index Rate. This multiplier was calculated by summing the allowed amount for Non-EHB benefits in the base period and adding the adult preventive dental capitation and then dividing by total allowed.

Additional URRT Items

Membership Projections:

The total membership projection included across new plans in Section II of Worksheet 2 is consistent with KFHP's business plan. Detailed assumptions are presented and documented in Exhibit 7.1-7.3.

An assumption is made in Worksheet 2 as to the distribution of members by product based on KFHP's expected distribution of membership by metal level.

Terminated Plans:

The following non-grandfathered plans are included in the "Terminate Plans" column in Worksheet 2 of the URRT.

DC Added Choice POS Plan 1 (\$5/\$10)
DC Added Choice POS Plan 2 (\$15/\$25)
DC DHMO Plan 1 (\$10/\$20/\$250 Ded - 90%)
DC DHMO Plan 2 (\$15/\$25/\$500 Ded - 90%)
DC DHMO Plan 3 (\$25/\$35/\$2,000 Ded - 80%)
DC DHMO Plan 4 (\$25/\$35/\$1000 Ded - 80%)
DC Flex Choice Plan 1 (100/90/70 - \$10-\$20 OV)
DC Flex Choice Plan 2 (100/80/60 - \$15-\$25 OV)
DC Flex Choice Plan 3 (100/70/50 - \$25-\$35 OV)
DC Flex Choice Plan 4 (100/80/60 - \$10-\$25 OV)
DC HDHP Plan 1 (\$1,250 Ded – 80%)
DC HDHP Plan 2 (\$1,750 Ded – 70%)

DC HDHP Plan 3 (\$2,250 Ded – 70%)
 DC HDHP Plan 4 (\$1,250 Ded - 100%)
 DC HDHP Plan 5 (\$2,250 Ded - 100%)
 DC HDHP Plan 8 (\$2,800 Ded - 100%)
 DC HMO Plan 1 (\$5/\$10/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 2 (\$10/\$20/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 3 (\$15/\$25/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 4 (\$15/\$30/\$500 IP/\$0 Rx Ded)
 DC HMO Plan 5 (\$20/\$30/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 6 (\$20/\$40/20% IP/\$0 Rx Ded)
 DC HMO Plan 7 (\$10/\$10/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 8 (\$20/\$20/\$500 IP/\$0 Rx Ded)

Warning Alert:

There are no warning alerts in Wk2 of the URRT

Summary Rate Calculation

Exhibit 1 shows the development of the Market Adjusted Index Rate from the base period Medical Cost Data. The Plan Adjusted Index Rates are calculated using the Market Adjusted Index Rate and the allowable plan adjustment factors in Exhibit 9. The final 2016 Consumer Adjusted Premium Rates are developed by applying the age slope and age calibration to the Plan Adjusted Index Rates to generate age specific rates.

Exhibit Table of Contents:

The following exhibits are included in this filing:

- Exhibit 1 – Market Adjusted Index Rate Calculation
- Exhibit 2 –Allowed Claims Development
- Exhibit 3 –Non-EHB Adjustments
- Exhibit 4 – Utilization Copayment Effect Adjustments
- Exhibit 5 – Demographic Adjustment
- Exhibit 6 – Trend Factor
- Exhibits 7.1 - Risk Adjustment and Morbidity Development – Combined Small and Individual
- Exhibits 7.2 - Risk Adjustment and Morbidity Development – Individual Line of Business
- Exhibits 7.3 - Risk Adjustment and Morbidity Development – Small Group Line of Business
- Exhibit 8 – Administrative Expense
- Exhibit 9 – Plan Adjusted Index Rates Development
- Exhibit 10 – AV Calculator Values
- Exhibit 11 – Quarterly Rate Factors
- Exhibit 12 – Age Calibration
- Exhibit 13 – Age Factors
- Exhibit 14 – Pediatric Dental Adjustment Factor
- Appendix I-A - 1st Quarter 2016 Signature Network Rate Sheet
- Appendix I-B - 1st Quarter 2016 Select Network Rate Sheet
- Appendix II-A - 2nd Quarter 2016 Signature Network Rate Sheet
- Appendix II-B - 2nd Quarter 2016 Select Network Rate Sheet
- Appendix III-A - 3rd Quarter 2016 Signature Network Rate Sheet
- Appendix III-B - 3rd Quarter 2016 Select Network Rate Sheet
- Appendix IV-A - 4th Quarter 2016 Signature Network Rate Sheet
- Appendix IV-B - 4th Quarter 2016 Select Network Rate Sheet

Certification

This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8. To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. and the development of the Index Rate comply with the applicable District and Federal Statutes and Regulations (45 CFR 156.80(d)(1)). The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice. The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on sound and commonly accepted actuarial principles and are neither excessive nor deficient.

A handwritten signature in black ink, appearing to read 'John Xu', is positioned above the printed name.

John Xu, FSA, MAAA
Actuarial Manager
Kaiser Foundation Health Plan, Inc.
5/1/2015

Index Rate Development
Summary Index Rate Calculation
Exhibit 1

				<u>Source</u>
(1)	Base Period Allowed	\$321.92	Exhibit 2	
(2)	Non-EHB Claims Adjustment	0.983	Exhibit 3	
(3)	Experience Period Index Rate	\$316.58	(1) * (2)	
(4)	Product/Network Adjustment	1.000		
(5)	Adjusted Base Period Allowed	\$316.58	(1) * (2)	
(6)	Base Period Utilization Adjustment	1.096	Exhibit 4	
(7)	Projection Period Utilization Adjustment	0.906		
(8)	Demographic Adjustment	0.997	Exhibit 5	
(9)	Product/Network Moribidity Adjustment	1.000		
(10)	Additional EHB (including Ped Dental)	1.007	Exhibit 14	
(10)	Annualized Trend	3.5%	Exhibit 6	
(11)	Months of Trend	24		
(12)	Trend Factor	1.071	$\{1 + (10)\} ^ \{ (11) / 12 \}$	
(14)	Change in Morbidity	0.992	Exhibit 7	
(15)	Contract Limit of 3 Children Factor	1.005		
(16)	Combined Projection Period Index Rate Prior to Separate Modifiers	336.41	(5) * (6) * (7) * (8) * (9) * (10) * (12) * (13) * (14) * (15)	
(17)	Risk Adjustment	1.001	Exhibit 7	
(18)	Exchange fee	1.000		
(19)	Reinsurance Premium	1.0067		
(20)	Market Adjusted Index Rate	\$338.87	(16) * (17) * (18) * (19)	

Allowed Claims Development
Exhibit 2

Current Pool	Current Plans	Member Months	Total
Individual	All	20,558	\$320.97
Small Group	All	34,232	\$322.49
Grand Total		54,790	\$321.92

Non-EHB Adjustments
Exhibit 3

Current Pool	Current Plans	Member Months	Non-EHB PMPM
Individual	All	20,558	\$5.34
Small Group	All	34,232	\$5.34
Grand Total		54,790	\$5.34

Multiplier to Remove Non-EHB [1 - (Non-EHB PMPM / Allowed PMPM)]	0.9834
---	--------

Utilization Copayment Effect Adjustment
Exhibit 4

Current Pool	Current Plan	Member Months	Allowed Amount	Copay Impact
Individual	All	20,558	\$320.97	0.900
Small Group	All	34,232	\$322.49	0.920
Grand Total		54,790	\$321.92	0.913
Adjustment Factor is the Inverse of the Total				1.096

**Demographic Adjustment
Exhibit 5**

		Member Months	Average Age Factor ¹	Weighed Average Age ²
Experience Period	Individual	20558	1.0559	42.1
	Small Group	34232	0.9953	40.5
	Combined	54790	1.0180	41.1
Projection Period	Individual	31598	1.0559	42.1
	Small Group	68016	0.9953	40.5
	Combined	99614	1.0145	41.0
Demographic Factor			0.9965	

Average age factor based on CMS Age curve

Weighted Average Age = Interpolation on age curve of average age factor

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6
Trend Calculation

Category	Weight	2014 to 2016 Annualized Trend
Inpatient Hospital	20.6%	3.5%
Outpatient Hospital	16.1%	5.5%
Professional	46.2%	2.0%
Other	2.4%	3.5%
Prescription Drug	14.5%	6.0%
Capitation	0.3%	0.0%
Composite	100.0%	3.5%

Risk Adjustment and Morbidity Development
Exhibit 7.1

Development of Risk Adjustment Factor Applied to Index Rate

	<u>Small</u>	<u>Individual</u>	<u>Total</u>
Average Members	5,668	2,633	8,301
Adjustment for change in risk in Kaiser membership	100.0%	97.5%	99.21%
Adjustment for risk adjustment recoveries	100.0%	97.0%	

Risk Adjustment and Morbidity Development
Exhibit 7.2

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered Guaranteed Issue	12	1.401
(2) Non-Grandfathered Medically Underwritten and ACA plans	20,530	1.050
(3) Dues Subsidy	16	1.274
(4) Total	20,558	1.050

Impact of projected membership to Kaiser risk profile in 2016 relative to current market

	<u>Member Months</u>	<u>Morbidity</u>
(5) Current Members [from (4) above]	20,558	1.050
(6) Gender to Unisex Selection Adjustment	20,530	1.000
(7) Total Mobidity Change	20,558	1.050
(8) New Entrants previously uninsured	5,520	0.950
(9) Transfers from other carriers or other KP Segments	5,520	1.000
(10) Subtotal	31,598	1.024

Impact to Current Market from all new entrants in 2016

	<u>Member Months</u>	<u>Risk Relativity</u>
(11) Current Market	360,000	1.000
(12) Uninsured New Entrants	70,554	0.950
(13) Transfers from Group	70,554	1.000
(14) 2015 Market	501,108	0.993
(15) Kaiser risk relativity to 2016 market [(10) / (14)]		1.031
(16) Pent Up Demand Factor for New Entrants		1.000
(17) Adjustment for change in risk in Kaiser membership [(10) / (4)]		97.5%
(18) Adjustment for risk adjustment recoveries [1 / (15)]		97.0%
(19) Adjustment for Pent Up Demand [{ (8) mems * (16) + (5) mems + (9) mems } / (10) mems]		100.0%
(20) Risk Adjustment fee 1.75/12/ Average Baf / Plan Index Rate		1.0006
(21) Adjustment for net risk adjustment [(18) * (20)]		97.0%

**Risk Adjustment Factor
Exhibit 7.3**

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered ¹	34,212	1.050

Impact of projected membership to Kaiser risk profile in 2015 relative to current market

	<u>Members Months</u>	<u>Morbidity</u>
(2) Current Members [from (4) above]	34,212	1.050
(3) New to Kaiser	3,048	1.000
(4) Subtotal	37,260	1.046

	<u>Member Months</u>	
(5) 2015 Market	568,490	1.000
(6) Kaiser risk relativity to 2015 market [(4) / (5)]		1.046

Development of Risk Adjustment Factor Applied to Index Rate

(7) Adjustment for change in risk in Kaiser membership [(4) / (1)]	99.6%
(8) Adjustment for risk adjustment recoveries [1 / (6)]	95.6%
(9) Total Adjustment [(7) * (8)]	95.2%

¹ Current Kaiser portfolio is expected to be 1.05 to market.

Administrative Expense Factor - Small Group
Exhibit 8

Retention Category	Percent of Retention
Claims Processing	1.72%
Customer Service	0.95%
Taxes	2.88%
Capital Contribution	1.50%
Member Communication Materials	0.54%
Open Enrollment	0.84%
Utilization Review	2.31%
Care Management	0.46%
Ad Hoc Reports	0.00%
Other - Community Service	1.13%
Corporate and Other Overhead	4.43%
Commissions	5.75%
Total	22.51%

Plan Adjusted Index Rates
Exhibit 9

Plans	Metallic Level	Name	Allowable Plan Modifiers					Plan Adjusted Index Rate
			Plan Design	Network Factor	Utilization Copay Effect	Non-EHB	Admin	
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.951	1.000	0.9225	1.0169	1.2905	430.58
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.895	1.000	0.9433	1.0169	1.2905	414.70
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.901	1.000	0.8913	1.0169	1.2905	394.41
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.862	1.000	0.9264	1.0169	1.2905	392.18
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.810	1.000	0.9043	1.0169	1.2905	359.67
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.800	1.000	0.8993	1.0169	1.2905	353.08
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.774	1.000	0.8869	1.0169	1.2905	336.99
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.735	1.000	0.9022	1.0169	1.2905	325.79
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.699	1.000	0.8917	1.0169	1.2905	306.25
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.710	1.000	0.8784	1.0169	1.2905	306.15
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.675	1.000	0.8577	1.0169	1.2905	284.41
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.604	1.000	0.8525	1.0169	1.2905	252.72
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.592	1.000	0.8029	1.0169	1.2905	233.33
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.588	1.000	0.8234	1.0169	1.2905	237.59
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.586	1.000	0.8234	1.0169	1.2905	236.91
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.690	1.000	0.8428	1.0169	1.2905	285.39
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.794	1.000	0.8857	1.0169	1.2905	345.21
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.927	1.000	0.9162	1.0169	1.2905	417.09
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.951	1.050	0.9225	1.0169	1.2905	452.10
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.895	1.050	0.9433	1.0169	1.2905	435.43
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.901	1.050	0.8913	1.0169	1.2905	414.13
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.862	1.050	0.9264	1.0169	1.2905	411.79
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.810	1.050	0.9043	1.0169	1.2905	377.66
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.800	1.050	0.8993	1.0169	1.2905	370.73

AV Calculator Values
Exhibit 10

Plans	Metallic Level	Name	AV Value
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.920
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.888
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.819
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.817
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.796
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.816
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.784
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.714
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.703
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.716
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.687
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.620
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.609
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.619
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.617
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.620
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.703
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.796
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.920
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.888
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.819
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.817
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.796
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.816

Quarterly Rate Factors
Exhibit 11

Plans	Metallic Level	Name	2Q 2016	3 Q 2016	4 Q 2016
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	1.009	1.017	1.026
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	1.009	1.017	1.026
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	1.009	1.017	1.026
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	1.009	1.017	1.026
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	1.009	1.017	1.026
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	1.009	1.017	1.026
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	1.009	1.017	1.026
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	1.009	1.017	1.026
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	1.009	1.017	1.026
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	1.009	1.017	1.026
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	1.009	1.017	1.026
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	1.009	1.017	1.026
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	1.009	1.017	1.026
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	1.009	1.017	1.026
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	1.009	1.017	1.026
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	1.009	1.017	1.026
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	1.009	1.017	1.026
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	1.009	1.017	1.026

Age Calibration Factor
Exhibit 12

	<u>Weighted Average Age</u>	<u>Age Factor</u>
Average Age in the Projection Period	41.0	1.015
Nearest Rounded Age	41.0	1.013
Calibration Factor		0.999

Age Factors
Exhibit 13

Age	Age Slope	Age Factor Indexed to Age 21
20	0.654	0.90
21	0.727	1.00
22	0.727	1.00
23	0.727	1.00
24	0.727	1.00
25	0.727	1.00
26	0.727	1.00
27	0.727	1.00
28	0.744	1.02
29	0.76	1.05
30	0.779	1.07
31	0.799	1.10
32	0.817	1.12
33	0.836	1.15
34	0.856	1.18
35	0.876	1.20
36	0.896	1.23
37	0.916	1.26
38	0.927	1.28
39	0.938	1.29
40	0.975	1.34
41	1.013	1.39
42	1.053	1.45
43	1.094	1.50
44	1.137	1.56
45	1.181	1.62
46	1.227	1.69
47	1.275	1.75
48	1.325	1.82
49	1.377	1.89
50	1.431	1.97
51	1.487	2.05
52	1.545	2.13
53	1.605	2.21
54	1.668	2.29
55	1.733	2.38
56	1.801	2.48
57	1.871	2.57
58	1.944	2.67
59	2.02	2.78
60	2.099	2.89
61	2.181	3.00
62	2.181	3.00
63	2.181	3.00
64+	2.181	3.00

Pediatric Dental Factor Development
Exhibit 14

Current Pool	Current Plan	Member Months	Ped Dental Factor
Individual	All	20,558	1.002
Small Group	All	34,232	1.009
Grand Total		54,790	1.007

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	NP DC: Platinum (Paired Devol)	NP DC: Platinum (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Gold (Paired Devol)
20	Under	\$277.57	\$267.33	\$254.26	\$252.82	\$231.86	\$227.61	\$217.24	\$210.02	\$197.43	\$187.34	\$181.34	\$162.91	\$150.42	\$151.16	\$183.97	\$227.54	\$268.88
21	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
22	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
23	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
24	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
25	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
26	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
27	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
28	Under	\$315.77	\$280.12	\$289.25	\$287.61	\$256.77	\$258.93	\$247.14	\$238.92	\$224.52	\$208.57	\$197.12	\$185.33	\$171.12	\$174.24	\$217.74	\$253.16	\$305.88
29	Under	\$232.56	\$210.66	\$205.47	\$203.80	\$186.45	\$180.66	\$174.06	\$162.35	\$149.06	\$137.48	\$129.06	\$118.48	\$107.21	\$117.48	\$142.46	\$177.48	\$217.48
30	Under	\$530.62	\$304.12	\$302.85	\$287.14	\$276.18	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76	\$258.76
31	Under	\$139.11	\$132.60	\$110.63	\$107.82	\$283.27	\$278.07	\$265.40	\$256.59	\$241.20	\$221.99	\$199.03	\$183.77	\$167.21	\$182.12	\$186.59	\$227.88	\$258.49
32	Under	\$465.75	\$333.96	\$311.63	\$315.83	\$289.65	\$284.34	\$271.38	\$266.37	\$246.63	\$229.04	\$203.52	\$187.91	\$167.21	\$190.79	\$229.83	\$278.08	\$338.89
33	Under	\$548.81	\$344.81	\$325.01	\$345.81	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01	\$325.01
34	Under	\$363.30	\$349.90	\$332.79	\$330.91	\$303.48	\$297.91	\$284.34	\$278.89	\$258.40	\$238.32	\$218.21	\$201.48	\$186.88	\$200.47	\$199.90	\$240.80	\$291.27
35	Under	\$171.79	\$158.08	\$140.56	\$133.07	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57	\$104.57
36	Under	\$300.23	\$280.25	\$266.35	\$266.35	\$248.34	\$246.35	\$231.66	\$227.63	\$210.66	\$197.18	\$182.12	\$167.21	\$150.42	\$151.16	\$183.97	\$227.54	\$268.88
37	Under	\$388.77	\$374.43	\$356.12	\$354.10	\$324.75	\$318.79	\$304.27	\$294.16	\$276.52	\$256							

Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$291.45	\$280.70	\$266.97	\$265.46	\$243.46	\$238.99
21	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
22	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
23	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
24	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
25	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
26	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
27	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
28	\$331.55	\$319.33	\$303.71	\$301.99	\$276.96	\$271.88
29	\$338.68	\$326.19	\$310.24	\$308.49	\$282.91	\$277.72
30	\$347.15	\$334.35	\$318.00	\$316.20	\$289.99	\$284.67
31	\$356.06	\$342.93	\$326.16	\$324.32	\$297.43	\$291.98
32	\$364.09	\$350.66	\$333.51	\$331.62	\$304.13	\$298.55
33	\$372.55	\$358.81	\$341.26	\$339.33	\$311.21	\$305.50
34	\$381.47	\$367.40	\$349.43	\$347.45	\$318.65	\$312.81
35	\$390.38	\$375.98	\$357.59	\$355.57	\$326.10	\$320.11
36	\$399.29	\$384.57	\$365.76	\$363.69	\$333.54	\$327.42
37	\$408.20	\$393.15	\$373.92	\$371.81	\$340.99	\$334.73
38	\$413.11	\$397.87	\$378.41	\$376.27	\$345.08	\$338.75
39	\$418.01	\$402.59	\$382.90	\$380.74	\$349.18	\$342.77
40	\$434.50	\$418.47	\$398.01	\$395.76	\$362.95	\$356.29
41	\$451.43	\$434.78	\$413.52	\$411.18	\$377.09	\$370.18
42	\$469.26	\$451.95	\$429.85	\$427.42	\$391.98	\$384.79
43	\$487.53	\$469.55	\$446.58	\$444.06	\$407.25	\$399.78
44	\$506.69	\$488.00	\$464.14	\$461.51	\$423.25	\$415.49
45	\$526.30	\$506.89	\$482.10	\$479.37	\$439.63	\$431.57
46	\$546.80	\$526.63	\$500.87	\$498.04	\$456.76	\$448.38
47	\$568.19	\$547.23	\$520.47	\$517.53	\$474.63	\$465.92
48	\$590.47	\$568.69	\$540.88	\$537.82	\$493.24	\$484.19
49	\$613.64	\$591.01	\$562.11	\$558.93	\$512.60	\$503.19
50	\$637.71	\$614.19	\$584.15	\$580.85	\$532.70	\$522.93
51	\$662.66	\$638.22	\$607.01	\$603.58	\$553.54	\$543.39
52	\$688.51	\$663.12	\$630.69	\$627.12	\$575.13	\$564.58
53	\$715.25	\$688.87	\$655.18	\$651.47	\$597.47	\$586.51
54	\$743.32	\$715.91	\$680.90	\$677.05	\$620.92	\$609.53
55	\$772.29	\$743.81	\$707.43	\$703.43	\$645.12	\$633.28
56	\$802.59	\$772.99	\$735.19	\$731.03	\$670.43	\$658.13
57	\$833.79	\$803.04	\$763.76	\$759.44	\$696.49	\$683.71
58	\$866.32	\$834.37	\$793.56	\$789.08	\$723.66	\$710.39
59	\$900.19	\$866.99	\$824.59	\$819.92	\$751.96	\$738.16
60	\$935.39	\$900.90	\$856.83	\$851.99	\$781.36	\$767.03
61	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
62	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
63	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
64+	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
20 and Under	KP DC Gold Medalist/Prod Des	KP DC Platinum Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Gold Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Bronze Medalist/Prod Des	KP DC Silver Medalist/Prod Des	KP DC Gold Medalist/Prod Des
1	\$279.95	\$269.63	\$256.44	\$254.99	\$233.85	\$229.57	\$219.11	\$211.82	\$199.06	\$184.91	\$164.31	\$151.71	\$154.48	\$154.03	\$185.55	\$224.45	\$271.19	\$271.19
2	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
22	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
23	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
24	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
25	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
26	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
27	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
28	\$318.48	\$306.73	\$291.73	\$290.08	\$266.04	\$261.15	\$249.26	\$236.52	\$220.36	\$196.92	\$172.59	\$157.54	\$157.23	\$191.09	\$235.33	\$288.51	\$338.51	\$338.51
29	\$325.33	\$313.33	\$298.01	\$296.32	\$271.75	\$264.16	\$251.32	\$231.39	\$212.89	\$190.95	\$164.31	\$149.51	\$149.03	\$183.48	\$224.63	\$276.35	\$326.03	\$326.03
30	\$333.46	\$321.17	\$309.45	\$303.73	\$278.55	\$272.44	\$260.98	\$242.31	\$222.10	\$202.26	\$180.71	\$162.08	\$162.03	\$196.53	\$242.22	\$297.35	\$347.35	\$347.35
31	\$342.02	\$329.41	\$318.70	\$316.70	\$292.68	\$286.70	\$274.11	\$254.78	\$234.70	\$215.91	\$194.19	\$174.22	\$174.22	\$208.73	\$256.68	\$312.22	\$361.21	\$361.21
32	\$349.73	\$336.83	\$329.36	\$328.74	\$302.14	\$296.42	\$283.71	\$264.62	\$245.91	\$227.01	\$205.27	\$185.92	\$185.92	\$219.43	\$268.97	\$324.39	\$373.38	\$373.38
33	\$357.86	\$344.67	\$337.80	\$335.96	\$308.94	\$302.95	\$290.09	\$271.78	\$254.54	\$236.37	\$214.04	\$193.93	\$193.46	\$227.19	\$276.91	\$331.65	\$380.65	\$380.65
34	\$366.42	\$353.91	\$345.65	\$343.75	\$316.09	\$310.47	\$296.78	\$277.25	\$259.62	\$240.54	\$222.03	\$201.97	\$201.97	\$235.19	\$284.87	\$339.77	\$388.74	\$388.74
35	\$374.98	\$361.49	\$351.49	\$349.18	\$321.46	\$315.49	\$301.48	\$281.49	\$261.71	\$242.24	\$223.11	\$203.11	\$203.11	\$236.33	\$286.04	\$340.54	\$389.54	\$389.54
36	\$383.55	\$369.40	\$351.33	\$349.35	\$320.39	\$314.51	\$300.19	\$280.21	\$262.80	\$243.71	\$224.71	\$205.34	\$205.34	\$238.56	\$288.27	\$342.77	\$391.77	\$391.77
37	\$392.11	\$377.65	\$359.18	\$357.														

Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$293.95	\$283.11	\$269.26	\$267.74	\$245.55	\$241.04
21	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
22	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
23	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
24	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
25	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
26	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
27	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
28	\$334.40	\$322.07	\$306.32	\$304.58	\$279.34	\$274.22
29	\$341.59	\$328.99	\$312.90	\$311.14	\$285.34	\$280.11
30	\$350.13	\$337.22	\$320.73	\$318.92	\$292.48	\$287.12
31	\$359.12	\$345.88	\$328.96	\$327.11	\$299.98	\$294.49
32	\$367.22	\$353.67	\$336.37	\$334.47	\$306.74	\$301.11
33	\$375.75	\$361.89	\$344.19	\$342.24	\$313.88	\$308.12
34	\$384.75	\$370.56	\$352.43	\$350.43	\$321.39	\$315.50
35	\$393.73	\$379.21	\$360.66	\$358.62	\$328.90	\$322.86
36	\$402.72	\$387.87	\$368.90	\$366.81	\$336.41	\$330.23
37	\$411.71	\$396.53	\$377.13	\$375.00	\$343.92	\$337.61
38	\$416.66	\$401.29	\$381.66	\$379.50	\$348.04	\$341.66
39	\$421.60	\$406.05	\$386.19	\$384.01	\$352.18	\$345.71
40	\$438.23	\$422.06	\$401.43	\$399.16	\$366.07	\$359.35
41	\$455.31	\$438.51	\$417.07	\$414.71	\$380.33	\$373.36
42	\$473.29	\$455.83	\$433.54	\$431.09	\$395.35	\$388.10
43	\$491.72	\$473.58	\$450.42	\$447.87	\$410.75	\$403.21
44	\$511.04	\$492.19	\$468.13	\$465.47	\$426.89	\$419.06
45	\$530.82	\$511.24	\$486.24	\$483.49	\$443.41	\$435.28
46	\$551.50	\$531.15	\$505.17	\$502.32	\$460.68	\$452.23
47	\$573.07	\$551.93	\$524.94	\$521.98	\$478.71	\$469.92
48	\$595.54	\$573.57	\$545.53	\$542.44	\$497.48	\$488.35
49	\$618.91	\$596.09	\$566.94	\$563.73	\$517.00	\$507.51
50	\$643.19	\$619.47	\$589.17	\$585.84	\$537.28	\$527.42
51	\$668.35	\$643.70	\$612.22	\$608.76	\$558.29	\$548.06
52	\$694.42	\$668.82	\$636.11	\$632.51	\$580.07	\$569.43
53	\$721.39	\$694.79	\$660.81	\$657.07	\$602.60	\$591.55
54	\$749.70	\$722.06	\$686.75	\$682.87	\$626.25	\$614.77
55	\$778.92	\$750.20	\$713.51	\$709.47	\$650.66	\$638.72
56	\$809.48	\$779.63	\$741.51	\$737.31	\$676.19	\$663.78
57	\$840.95	\$809.94	\$770.32	\$765.96	\$702.47	\$689.58
58	\$873.76	\$841.54	\$800.38	\$795.86	\$729.88	\$716.49
59	\$907.92	\$874.44	\$831.67	\$826.96	\$758.42	\$744.50
60	\$943.42	\$908.64	\$864.19	\$859.31	\$788.07	\$773.62
61	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
62	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
63	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
64+	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-A

Age	1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18	
	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Silver		Gold	
20 and Under	P/DC Platinum	Self/DC Platinum/Paid Dnm	P/DC Platinum	Self/DC Platinum/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Bronze	Self/DC Bronze/Paid Dnm	P/DC Silver	Self/DC Silver/Paid Dnm	P/DC Gold	Self/DC Gold/Paid Dnm
	\$282.36	\$271.94	\$258.65	\$247.94	\$235.65	\$225.18	\$213.64	\$202.99	\$191.86	\$180.77	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48	\$114.22	\$103.00	\$91.86	\$80.77	\$69.50	\$58.50	\$47.22	\$36.50	\$25.48	\$14.22	\$3.00	\$2.17	\$1.07	\$0.75	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48	
21	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
22	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
23	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
24	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
25	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
26	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
27	\$313.87	\$302.30	\$287.52	\$276.52	\$262.19	\$250.89	\$239.25	\$228.25	\$216.86	\$205.44	\$194.00	\$182.54	\$171.07	\$159.58	\$148.08	\$136.57	\$125.05	\$113.53	\$102.00	\$90.47	\$78.94	\$67.42	\$55.89	\$44.37	\$32.85	\$21.32	\$9.80	\$1.00	\$180.54	\$169.50	\$158.50	\$147.22	\$136.50	\$125.48		
28	\$321.22	\$309.57	\$294.24	\$282.57	\$268.32	\$256.40	\$244.04	\$231.40	\$218.53	\$205.44	\$192.07	\$178.74	\$165.07	\$151.34	\$137.57	\$123.79	\$110.00	\$96.19	\$82.36	\$68.53	\$54.70	\$40.87	\$27.04	\$13.21	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
29	\$328.13	\$316.02	\$300.57	\$288.87	\$274.09	\$260.06	\$245.81	\$231.40	\$216.86	\$202.25	\$187.54	\$172.82	\$158.11	\$143.40	\$128.69	\$113.98	\$99.27	\$84.56	\$69.85	\$55.14	\$40.43	\$25.72	\$11.01	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
30	\$336.32	\$323.92	\$308.08	\$296.34	\$280.95	\$265.79	\$250.48	\$235.12	\$219.71	\$204.30	\$188.89	\$173.48	\$158.07	\$142.66	\$127.25	\$111.84	\$96.43	\$81.02	\$65.61	\$50.20	\$34.79	\$19.38	\$3.97	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
31	\$344.96	\$332.23	\$315.99	\$304.11	\$288.16	\$272.87	\$257.52	\$242.17	\$226.82	\$211.47	\$196.12	\$180.77	\$165.42	\$150.07	\$134.72	\$119.37	\$104.02	\$88.67	\$73.32	\$57.97	\$42.62	\$27.27	\$11.92	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
32	\$352.73	\$339.72	\$323.11	\$310.62	\$294.65	\$279.06	\$263.47	\$247.88	\$232.29	\$216.70	\$201.11	\$185.52	\$169.93	\$154.34	\$138.75	\$123.16	\$107.57	\$91.98	\$76.39	\$60.80	\$45.21	\$29.62	\$14.03	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
33	\$360.93	\$347.63	\$330.62	\$317.96	\$301.50	\$285.97	\$270.44	\$254.91	\$239.38	\$223.85	\$208.32	\$192.79	\$177.26	\$161.73	\$146.20	\$130.67	\$115.14	\$99.61	\$84.08	\$68.55	\$53.02	\$37.49	\$21.96	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
34	\$369.57	\$355.94	\$338.53	\$326.02	\$308.72	\$292.05	\$275.38	\$258.71	\$242.04	\$225.37	\$208.70	\$192.03	\$175.36	\$158.69	\$142.02	\$125.35	\$108.68	\$92.01	\$75.34	\$58.67	\$42.00	\$25.33	\$9.66	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
35	\$378.20	\$364.44	\$346.44	\$334.44	\$315.93	\$300.00	\$283.61	\$267.22	\$250.83	\$234.44	\$218.05	\$201.66	\$185.27	\$168.88	\$152.49	\$136.10	\$119.71	\$103.32	\$86.93	\$70.54	\$54.15	\$37.76	\$21.37	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
36	\$386.84	\$372.57	\$354.35	\$342.35	\$323.14	\$307.21	\$290.77	\$274.33	\$257.89	\$241.45	\$225.01	\$208.57	\$192.13	\$175.69	\$159.25	\$142.81	\$126.37	\$109.93	\$93.49	\$77.05	\$60.61	\$44.17	\$27.73	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
37	\$395.48	\$380.89	\$362.26	\$350.21	\$330.35	\$313.29	\$296.23	\$279.17	\$262.11	\$245.05	\$227.99	\$210.93	\$193.87	\$176.81	\$159.75	\$142.69	\$125.63	\$108.57	\$91.51	\$74.45	\$57.39	\$40.33	\$23.27	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
38	\$400.22	\$385.46	\$366.61	\$354.53	\$334.32	\$316.93	\$299.54	\$282.15	\$264.76	\$247.37	\$229.98	\$212.59	\$195.20	\$177.81	\$160.42	\$143.03	\$125.64	\$108.25	\$90.86	\$73.47	\$56.08	\$38.69	\$21.30	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	
39	\$404.97	\$390.04	\$370.96	\$358.87	\$338.29	\$319.08	\$299.87	\$280.66	\$261.45	\$242.24	\$223.03	\$203.82	\$184.61	\$165.40	\$146.19	\$126.98	\$107.77	\$88.56	\$69.35	\$50.14	\$30.93	\$13.72	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
40	\$420.95	\$405.42	\$385.59	\$373.41	\$351.63	\$331.84	\$312.05	\$292.26	\$272.47	\$252.68	\$232.89	\$213.10	\$193.31	\$173.52	\$153.73	\$133.94	\$114.15	\$94.36	\$74.57	\$54.78	\$34.99	\$15.19	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
41	\$437.35	\$421.22	\$400.62	\$388.36	\$365.34	\$344.30	\$323.26	\$302.22	\$281.18	\$260.14	\$239.10	\$218.06	\$197.02	\$175.98	\$154.94	\$133.90	\$112.86	\$91.82	\$70.78	\$49.74	\$28.70	\$10.70	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
42	\$454.62	\$437.86	\$416.44	\$404.08	\$379.76	\$355.81	\$331.98	\$308.15	\$284.32	\$260.49	\$236.66	\$212.83	\$189.00	\$165.17	\$141.34	\$117.51	\$93.68	\$69.85	\$46.02	\$22.19	\$3.19	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
43	\$472.32	\$454.91	\$432.66	\$420.21	\$394.54	\$369.67	\$345.38	\$321.09	\$296.80	\$272.51	\$248.22	\$223.93	\$199.64	\$175.35	\$151.06	\$126.77	\$102.48	\$78.19	\$53.90	\$29.61	\$4.61	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
44	\$490.89	\$472.78	\$449.66	\$447.12	\$410.05	\$384.20	\$357.43	\$331.66	\$305.89	\$280.12	\$254.35	\$228.58	\$202.81	\$177.04	\$151.27	\$125.50	\$99.73	\$73.96	\$48.19	\$22.42	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
45	\$509.89	\$491.08	\$467.06	\$464.42	\$425.92	\$399.06	\$372.20	\$345.34	\$318.48	\$291.62	\$264.76	\$237.90	\$211.04	\$184.18	\$157.32	\$130.46	\$103.60	\$76.74	\$50.88	\$25.01	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
46	\$529.74	\$510.20	\$485.25	\$482.51	\$442.52	\$414.60	\$386.83	\$359.06	\$331.29	\$303.52	\$275.75	\$247.98	\$220.21	\$192.44	\$164.67	\$136.90	\$109.13	\$81.36	\$53.59	\$27.72	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
47	\$550.47	\$530.16	\$504.23	\$501.38	\$459.82	\$431.39	\$403.83	\$376.27	\$348.71	\$321.15	\$293.59	\$266.03	\$238.47	\$210.91	\$183.35	\$155.79	\$128.23	\$100.67	\$73.11	\$45.55	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
48	\$572.05	\$550.95	\$524.01	\$521.05	\$477.85	\$447.72	\$418.84	\$390.88	\$362.92	\$334.96	\$306.99	\$279.03	\$251.07	\$223.11	\$195.15	\$167.19	\$139.23	\$111.27	\$83.31	\$55.35	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
49	\$594.50	\$572.58	\$544.58	\$541.49	\$496.61	\$465.29	\$436.89	\$408.48	\$380.07	\$351.66	\$323.25	\$294.84	\$266.43	\$238.02	\$209.61	\$181.20	\$152.79	\$124.38	\$95.97	\$67.56	\$3.22	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00		
50	\$617.82	\$595.03	\$565.93	\$562.73	\$51																															

Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$296.48	\$285.54	\$271.58	\$270.04	\$247.66	\$243.11
21	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
22	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
23	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
24	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
25	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
26	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
27	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
28	\$337.27	\$324.84	\$308.95	\$307.20	\$281.74	\$276.57
29	\$344.52	\$331.82	\$315.59	\$313.81	\$287.79	\$282.51
30	\$353.14	\$340.12	\$323.49	\$321.66	\$294.99	\$289.58
31	\$362.20	\$348.85	\$331.79	\$329.92	\$302.56	\$297.02
32	\$370.37	\$356.71	\$339.26	\$337.34	\$309.38	\$303.70
33	\$378.98	\$365.00	\$347.15	\$345.18	\$316.58	\$310.77
34	\$388.05	\$373.74	\$355.46	\$353.44	\$324.15	\$318.21
35	\$397.12	\$382.47	\$363.76	\$361.70	\$331.73	\$325.63
36	\$406.18	\$391.21	\$372.07	\$369.96	\$339.29	\$333.07
37	\$415.24	\$399.93	\$380.37	\$378.22	\$346.87	\$340.51
38	\$420.24	\$404.73	\$384.94	\$382.76	\$351.03	\$344.59
39	\$425.22	\$409.54	\$389.51	\$387.31	\$355.20	\$348.68
40	\$442.00	\$425.69	\$404.88	\$402.59	\$369.21	\$362.44
41	\$459.22	\$442.28	\$420.65	\$418.27	\$383.60	\$376.57
42	\$477.36	\$459.75	\$437.27	\$434.79	\$398.74	\$391.43
43	\$495.94	\$477.65	\$454.28	\$451.72	\$414.28	\$406.68
44	\$515.43	\$496.42	\$472.15	\$469.47	\$430.55	\$422.66
45	\$535.38	\$515.64	\$490.42	\$487.64	\$447.22	\$439.02
46	\$556.23	\$535.72	\$509.51	\$506.63	\$464.64	\$456.12
47	\$577.99	\$556.67	\$529.45	\$526.46	\$482.82	\$473.96
48	\$600.66	\$578.50	\$550.21	\$547.10	\$501.75	\$492.54
49	\$624.23	\$601.21	\$571.81	\$568.57	\$521.44	\$511.87
50	\$648.71	\$624.79	\$594.23	\$590.87	\$541.89	\$531.95
51	\$674.09	\$649.23	\$617.48	\$613.99	\$563.09	\$552.77
52	\$700.39	\$674.56	\$641.57	\$637.94	\$585.05	\$574.32
53	\$727.59	\$700.76	\$666.48	\$662.71	\$607.78	\$596.63
54	\$756.14	\$728.26	\$692.65	\$688.73	\$631.63	\$620.05
55	\$785.61	\$756.64	\$719.64	\$715.57	\$656.25	\$644.21
56	\$816.44	\$786.33	\$747.87	\$743.64	\$682.00	\$669.48
57	\$848.18	\$816.90	\$776.94	\$772.54	\$708.51	\$695.51
58	\$881.27	\$848.77	\$807.25	\$802.69	\$736.15	\$722.65
59	\$915.72	\$881.95	\$838.82	\$834.07	\$764.93	\$750.90
60	\$951.53	\$916.44	\$871.61	\$866.69	\$794.84	\$780.26
61	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
62	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
63	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
64+	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
Avg	P DC Platinum 4800000/Paid Deal	P DC Platinum 4800000/Paid Deal	KP DC Gold 1800000/Paid Deal	DC Gold 1800000/Paid Deal	DC Gold 1800000/Paid Deal	P DC Gold 1800000/Paid Deal	KP DC Gold 1800000/Paid Deal	P DC Silver 1800000/Paid Deal	DC Silver 1800000/Paid Deal	P DC Silver 1800000/Paid Deal	DC Silver 1800000/Paid Deal	P DC Bronze 4800000/Paid Deal	DC Bronze 4800000/Paid Deal	P DC Bronze 4800000/Paid Deal	DC Bronze 4800000/Paid Deal	KP DC Bronze 4800000/Paid Deal	P DC Silver 1800000/Paid Deal	KP DC Gold 1800000/Paid Deal
20 and Under	\$234.78	\$274.28	\$260.87	\$259.89	\$257.89	\$257.89	\$257.89	\$222.99	\$220.49	\$220.49	\$188.11	\$167.14	\$157.14	\$157.14	\$156.69	\$156.69	\$258.32	\$234.78
21	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
22	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
23	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
24	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
25	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
26	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
27	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$216.16	\$185.81	\$171.56	\$171.56	\$171.56	\$171.56	\$258.83	\$306.66
28	\$323.98	\$312.02	\$296.77	\$295.09	\$270.63	\$265.66	\$253.56	\$245.13	\$230.36	\$230.36	\$217.99	\$190.15	\$175.57	\$178.77	\$178.77	\$214.73	\$259.74	\$313.83
29	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
30	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
31	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
32	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
33	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
34	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
35	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94	\$157.94	\$214.73	\$259.74	\$313.83
36	\$330.94	\$318.73	\$276.44	\$250.15	\$250.15	\$250.15	\$250.15	\$235.31	\$218.60	\$218.60	\$194.24	\$167.94	\$157.94	\$157.94				

Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$299.03	\$288.00	\$273.91	\$272.36	\$249.79	\$245.20
21	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
22	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
23	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
24	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
25	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
26	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
27	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
28	\$340.17	\$327.63	\$311.60	\$309.84	\$284.16	\$278.95
29	\$347.48	\$334.67	\$318.30	\$316.51	\$290.26	\$284.94
30	\$356.17	\$343.04	\$326.27	\$324.42	\$297.53	\$292.07
31	\$365.31	\$351.84	\$334.64	\$332.75	\$305.16	\$299.57
32	\$373.55	\$359.77	\$342.18	\$340.24	\$312.03	\$306.31
33	\$382.23	\$368.14	\$350.13	\$348.15	\$319.30	\$313.44
34	\$391.38	\$376.95	\$358.51	\$356.48	\$326.93	\$320.94
35	\$400.53	\$385.75	\$366.88	\$364.81	\$334.58	\$328.43
36	\$409.67	\$394.57	\$375.27	\$373.14	\$342.21	\$335.93
37	\$418.81	\$403.37	\$383.64	\$381.47	\$349.85	\$343.43
38	\$423.85	\$408.21	\$388.25	\$386.05	\$354.05	\$347.55
39	\$428.87	\$413.05	\$392.85	\$390.64	\$358.26	\$351.68
40	\$445.79	\$429.35	\$408.35	\$406.05	\$372.38	\$365.55
41	\$463.16	\$446.08	\$424.27	\$421.87	\$386.89	\$379.80
42	\$481.46	\$463.70	\$441.02	\$438.53	\$402.17	\$394.79
43	\$500.20	\$481.75	\$458.19	\$455.60	\$417.83	\$410.17
44	\$519.86	\$500.68	\$476.20	\$473.51	\$434.25	\$426.29
45	\$539.98	\$520.06	\$494.63	\$491.83	\$451.06	\$442.79
46	\$561.01	\$540.32	\$513.89	\$510.98	\$468.63	\$460.03
47	\$582.96	\$561.45	\$534.00	\$530.98	\$486.97	\$478.03
48	\$605.82	\$583.47	\$554.94	\$551.80	\$506.06	\$496.77
49	\$629.59	\$606.37	\$576.72	\$573.46	\$525.92	\$516.27
50	\$654.28	\$630.15	\$599.33	\$595.95	\$546.55	\$536.52
51	\$679.88	\$654.81	\$622.79	\$619.27	\$567.93	\$557.51
52	\$706.41	\$680.36	\$647.08	\$643.42	\$590.08	\$579.25
53	\$733.84	\$706.77	\$672.21	\$668.40	\$613.00	\$601.75
54	\$762.64	\$734.52	\$698.60	\$694.65	\$637.06	\$625.37
55	\$792.36	\$763.14	\$725.82	\$721.71	\$661.89	\$649.74
56	\$823.45	\$793.08	\$754.30	\$750.03	\$687.86	\$675.24
57	\$855.46	\$823.91	\$783.61	\$779.18	\$714.59	\$701.48
58	\$888.84	\$856.06	\$814.19	\$809.59	\$742.47	\$728.85
59	\$923.59	\$889.52	\$846.02	\$841.23	\$771.50	\$757.35
60	\$959.70	\$924.32	\$879.10	\$874.13	\$801.67	\$786.97
61	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
62	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
63	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
64+	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

District of Columbia
2016 Small Group Rate Filing
HIOS Issuer ID 94506

HIOS Product ID 94506DC035, 94506DC036

Form Numbers DC-SG-HMO-FACE(01-14)HIX, DC-SG-POS-FACE(01-14)HIX, EOC-COVER (1-05), DC-SG-WRAP(01-16)HIX, KFHP-EOC COVER (01/10)DC, DCLG-ALL-TOC(1-05), DC-SG-SEC1(01-16)HIX, DC-SG-SEC2(01-15)HIX, DC-SG-SEC3(01-16)HIX, DC-SG-SEC4(01-14)HIX, DC-SG-SEC5(01-16)HIX, DC-SG-SEC6(01-15)HIX, DC-SG-SEC7(01-14)HIX, DC-SG-APPX-DEF(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-COST(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-COST(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-COST(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-COST(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-COST(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-COST(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-COST(01-16)HIX, DC-SG-PLATINUM-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-GOLD-0-20-DENTAL-HMO-RX(01-16)HIX, DC-SG-PLATINUM-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-500-20-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1000-30-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-1250-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-SILVER-2000-35-DENTAL-DHMO-RX(01-16)HIX, DC-SG-BRONZE-4500-50-DENTAL-DHMO-RX(01-16)HIX, DC-SG-GOLD-1350-0%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-GOLD-1500-10-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-1500-30-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-SILVER-2500-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-5000-20-30%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-6000-30-10%-HSA-DENTAL-HDHP-RX(01-16)HIX, DC-SG-BRONZE-4500-50-POS-DENTAL-RX(01-16)HIX, DC-SG-GOLD-1000-30-POS-DENTAL-RX(01-16)HIX, DC-SG-SILVER-2000-35-POS-DENTAL-RX(01-16), DC-SG-DENTAL-ADULT(01-14)HIX, DC-SG-PED-DENTAL(01-15)HIX, DC-POS-AMEND(01-14)HIX

Actuarial Memorandum

I, John Xu, an Actuary for Kaiser Foundation Health Plan, Inc. (KFHP) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for an approval of premium rates for Small Groups sold on the exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective January 2016. It is intended to comply with the requirements outlined in the DC Health Benefit Exchange Authority's *2016 Carrier Reference Manual* (April 2015, Version 1). It is not intended for any other purpose.

This rate filing applies to forms that are open to new sales and renewals. This filing does not cover grandfathered products that existed prior to March 23, 2010.

KFHP is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified and a limited number of Point of Service type plans. For purposes of regulation, these are all HMO products.

KFHP will market products to the Individual and Small Group markets through Direct Sales channels and Broker arrangements, as well as on the District of Columbia Marketplace (aka the Exchange). The products are guaranteed issue and guaranteed renewable.

I am the primary contact for this filing. My telephone number is 301-816-6349 and my email address is John.A.Xu@kp.org. Please also include Sheila Schroer on correspondence related to this filing, her email address is Sheila.A.Schroer@kp.org.

Proposed Rate Increases

The percent increase in the Market Adjusted Index Rate from 2015 to 2016 is -4.9%. The drivers of that change are shown in the table below, which contains all the components of the Market Adjusted Index Rate calculation. The numbers shown are the ratio of the 2016 to the 2015 factor, so a 1.000 indicates no impact on the rate change.

Source of Change	2016/2015
Based Period Experience	0.962
Base Period Utilization Copay	1.007
Pricing Trend	1.000
Morbidity Adjustment	0.945
Risk Adjustment Recoveries	1.047
Pent Up Demand	1.000
Reinsurance Recoveries	1.000
Reinsurance Premium	0.996
Average Age Impact	1.001
Additional EHB	0.995
Exchange Fee	1.000
Fixed Cost Adjustment	1.000
Total Market Adjusted Index Rate Change	95.1%

Plan level rate changes are shown in row 25 of Worksheet II in the URRT.

Experience Period Claims

Base period data:

The Revenue Requirement for 2016 for the new ACA plans is developed by accumulating medical and administrative expenses for essential health benefits (EHB) for non-grandfathered business in the Child-Only, Conversion, Dues Subsidy, ACA plans and Small Group lines of business incurred in 2014 including the incurred but not reported (IBNR) estimates for external expense. Allowed cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2016. Allowed claims for internal services are allocated costs for medical services delivered within our integrated delivery system while allowed claims for external expenses are calculated as incurred plus member cost sharing.

Capitations:

KFHP has contracted with a dental provider to provide dental care to KFHP members. KFHP pays the provider a fixed capitation of \$1.15 PMPM to cover adult preventative. The \$1.15 PMPM is part of the base period allowed amount, shown in Exhibit 2. It is then removed as a non-Essential Health Benefit in Exhibit 3. Finally, this benefit is added back as part of the non-EHB adjustment in Exhibit 10.

Incurred Estimates on External Expense:

A common reserve tool developed and maintained by KFHP Actuarial Services is used to set KFHP's IBNR reserves. KFHP's common reserve tool uses historical claim lag averages to project anticipated future payments. IBNR levels are set for line of business and service line breakouts. Note that the IBNR applies only to KFHP's external allowed costs. Most of KFHP's expenses are internal fixed costs, which are allocated and lag in reporting is immaterial.

The completion factors used to complete the base period external claims are taken from KFHP's overall commercial line of business by type of service. The claims are incurred in 2014 and paid through 1/31/2015.

Premium:

Premium was captured for calendar year 2014 for all members in the base period single (combined Small Group and Individual) pool. There were no MLR rebates for these members in this period. For Dues Subsidy members, the whole premium was captured and not just the portion paid by the member.

Part I Unified Rate Review Template

Base Period Experience:

The base period experience in Worksheet 1 Section I and in Worksheet 2 Section III is the combined experience of the Small Group and Individual markets. The Index Rate of the Experience Period in cell G17 is taken from Exhibit 1 line 3. It is the per member per month allowed claims less non-essential health benefits from the base period. Therefore, it represents the average age of the members in the risk pool. The Index Rate for the Projection period, discussed below, is taken from Exhibit 1 Line 16.

Benefit Categories:

The benefit categories in Section II of Worksheet I are mapped based on type of service and place of treatment codes. For example:

Benefit Category	Services
Inpatient Hospital	Inpatient Facility, Inpatient Visits (Rounding), Inpatient Surgery - Non Maternity, Maternity

Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Hospital Outpatient Other Professional, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Chemotherapy/Pharmacy, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	Adult Preventive Dental
Prescription Drug	Pharmacy

Morbidity and Other Adjustments:

The morbidity adjustments in Section II Worksheet 1 are developed from row (14) in the attached Exhibit 1 and reflect the morbidity in the single risk pool (Small Group and Individual combined) of our expected 2016 membership. The development of these factors along with the documentation of these assumptions is included in Exhibit 7.1-7.3.

The “Other” adjustment in Section II Worksheet I is an adjustment to reflect that family contracts are limited to three dependents in 2016.

Also included in the “Other” adjustment is the base period utilization copay effect from Exhibit 4. The adjustment is necessary to convert the base period experience from an average plan allowed amount to the allowed amount for the reference plan. “Other” also includes additional EHB benefits in the projection period.

All the factors discussed above in the Morbidity and Other Adjustments are based on Small Group and Individual experience combined.

Paid to Allowed Ratio:

The Paid to Allowed Average Factor in the Projection Period in Section III of Worksheet I is an average plan factor for the plans listed in Worksheet II. It represents the change from the average benefit plan allowed amount to the average paid amount across the 2016 plans based on weightings in Worksheet 2 of the URRT.

The factor in cell v33 in Worksheet I of the URRT is calculated by weighting the plan design factors in Exhibit 10 by the projected members and allowed costs by plans in rows 81 and 100, respectively, of Worksheet II of the URRT.

Estimated Average Annual Premium per Policy:

The estimated average annual premium per policy based on the URRT and SERFF data included in the filing is \$8,013.86.

Risk Adjustment

Exhibit 7.1-7.3 documents the development of the Risk Adjustment index rate factor. The index rate is adjusted to reflect the expected change in morbidity of the members covered by these plans relative to the members in the base period data. It is also adjusted to reflect the risk adjustment receipts anticipated in the rating period based on the expect risk profile relative to the market of the Small Group line only based on DISB guidance.

Assumptions are documented regarding the current relative morbidity of KFHP’s population along with the expected morbidity of the future market relative to KFHP. Growth assumptions for the market as a whole and KFHP specifically are used to calculate KFHP’s 2016 expected relative morbidity to the market. This value is used to determine the expected risk adjustment impact to the market adjusted index rate.

Reinsurance

The reinsurance contribution for the Federal Reinsurance Program is included in the rate build up and shown as a factor in Exhibit 1, line (19).

Administrative Expense

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount needed to maintain and expand Kaiser's medical center facilities where members receive the majority of their health care. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments, whereas for Kaiser these are funded through premium rates.

Quarterly Rate Factors

Exhibit 11 contains the quarterly rate factors that will be applied to base rates for 2nd, 3rd and 4th 2016 effective dates. These adjustments are based on an annual trend of 3.5%. Kaiser reserves the right to amend this filing with new quarterly factors based on emerging experience and other subsequent events.

In order for the Index Rate in the Projection Period in Wk1 Section III of the URRT to reflect the average quarterly rate, a weighted average trend adjustment based on the assumed distribution of renewals throughout the year has been development.

	Q1	Q2	Q3	Q4	Proj Index Adj for Small Group
Members	2,382	529	794	1,962	
Trend	3.5%	3.5%	3.5%	3.5%	
Months	24	27	30	33	
	1.072	1.081	1.091	1.100	1.014

Profit and Risk Margin

As mentioned above, the capital contribution of 1.5%, shown in Exhibit 9, is an amount to maintain and expand Kaiser's medical center facilities where members receive the majority of their healthcare.

Taxes and Fees

Administrative expense has been adjusted to reflect the PCORI tax and the insurer tax that will apply in 2016. The amount is shown as percent in Exhibit 9.

Projected Loss Ratio

Based on a target admin percentage of 22.5%, which includes a 1.5% capital contribution margin, we anticipate an MLR based on federally prescribed methodology to be at least 80.4%. The MLR would be expected to be higher due to the required adjustments to both claims and premium in the prescribed methodology.

Market Adjusted Index Rate

The development of the index rate is summarized in Exhibit 1 and is based on combined experience of non-grandfathered Individual and Small Group experience as described above. The following factors along with Risk Adjustment described above have been considered in the development and are documented below.

Utilization copayment effect adjustment:

Allowed claims are grossed up for anticipated changes in the average utilization of services due to average cost sharing requirements in the base period. Member cost sharing results in lower utilization and, thus, lower allowed costs, than would otherwise occur in a zero cost share environment. An estimate based on industry standard factors has been made at the plan level to adjust our base period data to what would have been expected in a zero cost share environment in order to normalize for the utilization copayment effect. These adjustments are documented in Exhibit 4.

Demographic Adjustment:

The Demographic Adjustment shown in Exhibit 5 represents the expected change in the average member age from the base period to the projection period. Because of the lack of credible emerging experience as well as the uncertainty of the increasing mandate in 2016, we have assumed that the average age in the projection period is unchanged from the base period. However, due to slight difference in the average age between the Individual and Small group, there is a small change in the combined average age because of different growth in the Individual and Small Group members.

Embedded Pediatric Dental Adjustment:

KFHP is embedding pediatric dental benefits into its 2016 plans. KFHP will pay a dental provider a fixed per child per month capitation. Exhibit 14 shows the assumptions and development of the index rate adjustment factor to reflect the capitation on a per member per month basis by adjusting the index rate.

Trend:

The future trend numbers are based on actuarial judgment considering a mixture of expected industry trends, future fixed costs, and expected internalization of services. As an integrated health care provider, a large portion of KFHP's expenses are the costs associated with providing medical care through our centers. Therefore, the projected cost that is included in our total revenue requirement is largely based on budgeting. For traditional carriers, projected claims trends are developed to project expected costs. However, given KFHP's cost structure, KFHP's projected claims trends fall out of the development of projected budgeted costs. For 2014 to 2016, our projected total internal annualized medical expense trend for Small Group is 3.5% and is shown in Exhibit 6 of our filing.

Alternative AV Calculations

The AV calculator does not have an option for outpatient facility copay. To calculate the impact on the actuarial value of the plan for this benefit we used the alternate method described in 156.135 (b)(2). KFHP requested from a major actuarial consulting firm the national average allowed amount for outpatient facility costs in 2014. We have updated the national average allowed amount for the 2016 rate filing. To determine AVs for plans outpatient facility copays, we propose an OP Copay Converter to be used with the AV calculator. To create this converter, we compared the copay amount to the estimated average national OP facility allowed amount to calculate the implied coinsurance % for OP procedures. This coinsurance should only be applied to the OP facility cost and not the OP professional cost, which should be covered at 100%.

Plan designs have been changed to waive primary office visit copays for children younger than five. As the AV calculator does not have an adjustment to account for this benefit, we lowered the copay amount 16% by multiplying the actual copay by a factor of 0.84. For example, a \$20 primary office visit copay is entered as \$16.80. The 16% adjustment is based on KFHP data (as a proxy for standard population). Primary care utilization was divided between children under five and all other members. The data showed 16% of primary care visits were attributed to children under five. I certify the calculation to be actuarially sound.

AV Pricing Values

The rates for specific plans are calculated by multiplying plan factors times the index rate. The plan factors use industry standard data in a model from a national actuarial consulting firm, calibrated to KFHP experience to calculate the impact of the various cost share and plan elements for EHBs, including utilization copayment effect.

The reference plan used as the basis for the AV pricing values is a \$0 cost share plan valued using the same industry standard factors described above.

Exhibit 9 indicates the portion of the AV Pricing Value that is attributable to each of the allowable modifiers to the Index Rate. The plan factor shown in Exhibit 9 reflects both member cost shares and the resulting dampening of expected utilization due to those cost shares.

Network Adjustment

KFHP provides services to its members in its Signature network in its medical offices and externally with contracted providers. KFHP offers an expanded network of contracted non-KFHP physicians in its Select network. Rates for products with the Select network are adjusted by a factor of 1.05 for HMO to reflect the additional cost. This adjustment is consistent with the factor already filed in prior filings. For the POS plans, the factor is 1.04, reflecting steerage of 80% for Tier 1.

Age Factors

The age factor table used to develop age specific rates is the standard table provided by DISB.

Exhibit 12 shows the development of the age calibration factor. The development starts with the average age in the projection period from Exhibit 5. That age is rounded to the nearest age and the age factor is pulled from the DISB age curve. As described in the Actuarial Memorandum instructions, the ratio of the age factor for the nearest rounded age to the age factor for the average age in the projection period is the age calibration factor used in the rate development.

Non-EHB

An adjustment has been made to the base period allowed amount to remove the Non-EHB benefits from the Index Rate. This multiplier was calculated by summing the allowed amount for Non-EHB benefits in the base period and adding the adult preventive dental capitation and then dividing by total allowed.

Additional URRT Items

Membership Projections:

The total membership projection included across new plans in Section II of Worksheet 2 is consistent with KFHP's business plan. Detailed assumptions are presented and documented in Exhibit 7.1-7.3.

An assumption is made in Worksheet 2 as to the distribution of members by product based on KFHP's expected distribution of membership by metal level.

Terminated Plans:

The following non-grandfathered plans are included in the "Terminate Plans" column in Worksheet 2 of the URRT.

DC Added Choice POS Plan 1 (\$5/\$10)
DC Added Choice POS Plan 2 (\$15/\$25)
DC DHMO Plan 1 (\$10/\$20/\$250 Ded - 90%)
DC DHMO Plan 2 (\$15/\$25/\$500 Ded - 90%)
DC DHMO Plan 3 (\$25/\$35/\$2,000 Ded - 80%)
DC DHMO Plan 4 (\$25/\$35/\$1000 Ded - 80%)
DC Flex Choice Plan 1 (100/90/70 - \$10-\$20 OV)
DC Flex Choice Plan 2 (100/80/60 - \$15-\$25 OV)
DC Flex Choice Plan 3 (100/70/50 - \$25-\$35 OV)
DC Flex Choice Plan 4 (100/80/60 - \$10-\$25 OV)
DC HDHP Plan 1 (\$1,250 Ded – 80%)
DC HDHP Plan 2 (\$1,750 Ded – 70%)

DC HDHP Plan 3 (\$2,250 Ded – 70%)
 DC HDHP Plan 4 (\$1,250 Ded - 100%)
 DC HDHP Plan 5 (\$2,250 Ded - 100%)
 DC HDHP Plan 8 (\$2,800 Ded - 100%)
 DC HMO Plan 1 (\$5/\$10/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 2 (\$10/\$20/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 3 (\$15/\$25/\$0 IP/\$0 Rx Ded)
 DC HMO Plan 4 (\$15/\$30/\$500 IP/\$0 Rx Ded)
 DC HMO Plan 5 (\$20/\$30/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 6 (\$20/\$40/20% IP/\$0 Rx Ded)
 DC HMO Plan 7 (\$10/\$10/\$250 IP/\$0 Rx Ded)
 DC HMO Plan 8 (\$20/\$20/\$500 IP/\$0 Rx Ded)

Warning Alert:

There are no warning alerts in Wk2 of the URRT

Summary Rate Calculation

Exhibit 1 shows the development of the Market Adjusted Index Rate from the base period Medical Cost Data. The Plan Adjusted Index Rates are calculated using the Market Adjusted Index Rate and the allowable plan adjustment factors in Exhibit 9. The final 2016 Consumer Adjusted Premium Rates are developed by applying the age slope and age calibration to the Plan Adjusted Index Rates to generate age specific rates.

Exhibit Table of Contents:

The following exhibits are included in this filing:

- Exhibit 1 – Market Adjusted Index Rate Calculation
- Exhibit 2 –Allowed Claims Development
- Exhibit 3 –Non-EHB Adjustments
- Exhibit 4 – Utilization Copayment Effect Adjustments
- Exhibit 5 – Demographic Adjustment
- Exhibit 6 – Trend Factor
- Exhibits 7.1 - Risk Adjustment and Morbidity Development – Combined Small and Individual
- Exhibits 7.2 - Risk Adjustment and Morbidity Development – Individual Line of Business
- Exhibits 7.3 - Risk Adjustment and Morbidity Development – Small Group Line of Business
- Exhibit 8 – Administrative Expense
- Exhibit 9 – Plan Adjusted Index Rates Development
- Exhibit 10 – AV Calculator Values
- Exhibit 11 – Quarterly Rate Factors
- Exhibit 12 – Age Calibration
- Exhibit 13 – Age Factors
- Exhibit 14 – Pediatric Dental Adjustment Factor
- Appendix I-A - 1st Quarter 2016 Signature Network Rate Sheet
- Appendix I-B - 1st Quarter 2016 Select Network Rate Sheet
- Appendix II-A - 2nd Quarter 2016 Signature Network Rate Sheet
- Appendix II-B - 2nd Quarter 2016 Select Network Rate Sheet
- Appendix III-A - 3rd Quarter 2016 Signature Network Rate Sheet
- Appendix III-B - 3rd Quarter 2016 Select Network Rate Sheet
- Appendix IV-A - 4th Quarter 2016 Signature Network Rate Sheet
- Appendix IV-B - 4th Quarter 2016 Select Network Rate Sheet

Certification

This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8. To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. and the development of the Index Rate comply with the applicable District and Federal Statutes and Regulations (45 CFR 156.80(d)(1)). The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice. The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on sound and commonly accepted actuarial principles and are neither excessive nor deficient.

A handwritten signature in black ink, appearing to read 'John Xu', with a stylized flourish at the end.

John Xu, FSA, MAAA
Actuarial Manager
Kaiser Foundation Health Plan, Inc.
5/1/2015

Index Rate Development
Summary Index Rate Calculation
Exhibit 1

				<u>Source</u>
(1)	Base Period Allowed	\$321.92	Exhibit 2	
(2)	Non-EHB Claims Adjustment	0.983	Exhibit 3	
(3)	Experience Period Index Rate	\$316.58	(1) * (2)	
(4)	Product/Network Adjustment	1.000		
(5)	Adjusted Base Period Allowed	\$316.58	(1) * (2)	
(6)	Base Period Utilization Adjustment	1.096	Exhibit 4	
(7)	Projection Period Utilization Adjustment	0.906		
(8)	Demographic Adjustment	0.997	Exhibit 5	
(9)	Product/Network Moribidity Adjustment	1.000		
(10)	Additional EHB (including Ped Dental)	1.007	Exhibit 14	
(10)	Annualized Trend	3.5%	Exhibit 6	
(11)	Months of Trend	24		
(12)	Trend Factor	1.071	$\{1 + (10)\} ^ \{ (11) / 12 \}$	
(14)	Change in Morbidity	0.992	Exhibit 7	
(15)	Contract Limit of 3 Children Factor	1.005		
(16)	Combined Projection Period Index Rate Prior to Separate Modifiers	336.41	(5) * (6) * (7) * (8) * (9) * (10) * (12) * (13) * (14) * (15)	
(17)	Risk Adjustment	1.001	Exhibit 7	
(18)	Exchange fee	1.000		
(19)	Reinsurance Premium	1.0067		
(20)	Market Adjusted Index Rate	\$338.87	(16) * (17) * (18) * (19)	

Allowed Claims Development
Exhibit 2

Current Pool	Current Plans	Member Months	Total
Individual	All	20,558	\$320.97
Small Group	All	34,232	\$322.49
Grand Total		54,790	\$321.92

Non-EHB Adjustments
Exhibit 3

Current Pool	Current Plans	Member Months	Non-EHB PMPM
Individual	All	20,558	\$5.34
Small Group	All	34,232	\$5.34
Grand Total		54,790	\$5.34

Multiplier to Remove Non-EHB [1 - (Non-EHB PMPM / Allowed PMPM)]	0.9834
---	--------

Utilization Copayment Effect Adjustment
Exhibit 4

Current Pool	Current Plan	Member Months	Allowed Amount	Copay Impact
Individual	All	20,558	\$320.97	0.900
Small Group	All	34,232	\$322.49	0.920
Grand Total		54,790	\$321.92	0.913
Adjustment Factor is the Inverse of the Total				1.096

**Demographic Adjustment
Exhibit 5**

		Member Months	Average Age Factor ¹	Weighed Average Age ²
Experience Period	Individual	20558	1.0559	42.1
	Small Group	34232	0.9953	40.5
	Combined	54790	1.0180	41.1
Projection Period	Individual	31598	1.0559	42.1
	Small Group	68016	0.9953	40.5
	Combined	99614	1.0145	41.0
Demographic Factor			0.9965	

Average age factor based on CMS Age curve

Weighted Average Age = Interpolation on age curve of average age factor

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6
Trend Calculation

Category	Weight	2014 to 2016 Annualized Trend
Inpatient Hospital	20.6%	3.5%
Outpatient Hospital	16.1%	5.5%
Professional	46.2%	2.0%
Other	2.4%	3.5%
Prescription Drug	14.5%	6.0%
Capitation	0.3%	0.0%
Composite	100.0%	3.5%

Risk Adjustment and Morbidity Development
Exhibit 7.1

Development of Risk Adjustment Factor Applied to Index Rate

	<u>Small</u>	<u>Individual</u>	<u>Total</u>
Average Members	5,668	2,633	8,301
Adjustment for change in risk in Kaiser membership	100.0%	97.5%	99.21%
Adjustment for risk adjustment recoveries	100.0%	97.0%	

Risk Adjustment and Morbidity Development
Exhibit 7.2

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered Guaranteed Issue	12	1.401
(2) Non-Grandfathered Medically Underwritten and ACA plans	20,530	1.050
(3) Dues Subsidy	16	1.274
(4) Total	20,558	1.050

Impact of projected membership to Kaiser risk profile in 2016 relative to current market

	<u>Member Months</u>	<u>Morbidity</u>
(5) Current Members [from (4) above]	20,558	1.050
(6) Gender to Unisex Selection Adjustment	20,530	1.000
(7) Total Mobidity Change	20,558	1.050
(8) New Entrants previously uninsured	5,520	0.950
(9) Transfers from other carriers or other KP Segments	5,520	1.000
(10) Subtotal	31,598	1.024

Impact to Current Market from all new entrants in 2016

	<u>Member Months</u>	<u>Risk Relativity</u>
(11) Current Market	360,000	1.000
(12) Uninsured New Entrants	70,554	0.950
(13) Transfers from Group	70,554	1.000
(14) 2015 Market	501,108	0.993
(15) Kaiser risk relativity to 2016 market [(10) / (14)]		1.031
(16) Pent Up Demand Factor for New Entrants		1.000
(17) Adjustment for change in risk in Kaiser membership [(10) / (4)]		97.5%
(18) Adjustment for risk adjustment recoveries [1 / (15)]		97.0%
(19) Adjustment for Pent Up Demand [{ (8) mems * (16) + (5) mems + (9) mems } / (10) mems]		100.0%
(20) Risk Adjustment fee 1.75/12/ Average Baf / Plan Index Rate		1.0006
(21) Adjustment for net risk adjustment [(18) * (20)]		97.0%

**Risk Adjustment Factor
Exhibit 7.3**

Current Risk Profile of Non-Grandfathered Kaiser members relative to current market

	<u>CY 2013 Member Months</u>	<u>Morbidity</u>
(1) Non-Grandfathered ¹	34,212	1.050

Impact of projected membership to Kaiser risk profile in 2015 relative to current market

	<u>Members Months</u>	<u>Morbidity</u>
(2) Current Members [from (4) above]	34,212	1.050
(3) New to Kaiser	3,048	1.000
(4) Subtotal	37,260	1.046

	<u>Member Months</u>	
(5) 2015 Market	568,490	1.000
(6) Kaiser risk relativity to 2015 market [(4) / (5)]		1.046

Development of Risk Adjustment Factor Applied to Index Rate

(7) Adjustment for change in risk in Kaiser membership [(4) / (1)]	99.6%
(8) Adjustment for risk adjustment recoveries [1 / (6)]	95.6%
(9) Total Adjustment [(7) * (8)]	95.2%

¹ Current Kaiser portfolio is expected to be 1.05 to market.

Administrative Expense Factor - Small Group
Exhibit 8

Retention Category	Percent of Retention
Claims Processing	1.72%
Customer Service	0.95%
Taxes	2.88%
Capital Contribution	1.50%
Member Communication Materials	0.54%
Open Enrollment	0.84%
Utilization Review	2.31%
Care Management	0.46%
Ad Hoc Reports	0.00%
Other - Community Service	1.13%
Corporate and Other Overhead	4.43%
Commissions	5.75%
Total	22.51%

Plan Adjusted Index Rates
Exhibit 9

Plans	Metallic Level	Name	Allowable Plan Modifiers					Plan Adjusted Index Rate
			Plan Design	Network Factor	Utilization Copay Effect	Non-EHB	Admin	
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.951	1.000	0.9225	1.0169	1.2905	430.58
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.895	1.000	0.9433	1.0169	1.2905	414.70
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.901	1.000	0.8913	1.0169	1.2905	394.41
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.862	1.000	0.9264	1.0169	1.2905	392.18
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.810	1.000	0.9043	1.0169	1.2905	359.67
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.800	1.000	0.8993	1.0169	1.2905	353.08
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.774	1.000	0.8869	1.0169	1.2905	336.99
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.735	1.000	0.9022	1.0169	1.2905	325.79
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.699	1.000	0.8917	1.0169	1.2905	306.25
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.710	1.000	0.8784	1.0169	1.2905	306.15
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.675	1.000	0.8577	1.0169	1.2905	284.41
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.604	1.000	0.8525	1.0169	1.2905	252.72
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.592	1.000	0.8029	1.0169	1.2905	233.33
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.588	1.000	0.8234	1.0169	1.2905	237.59
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.586	1.000	0.8234	1.0169	1.2905	236.91
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.690	1.000	0.8428	1.0169	1.2905	285.39
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.794	1.000	0.8857	1.0169	1.2905	345.21
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.927	1.000	0.9162	1.0169	1.2905	417.09
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.951	1.050	0.9225	1.0169	1.2905	452.10
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.895	1.050	0.9433	1.0169	1.2905	435.43
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.901	1.050	0.8913	1.0169	1.2905	414.13
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.862	1.050	0.9264	1.0169	1.2905	411.79
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.810	1.050	0.9043	1.0169	1.2905	377.66
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.800	1.050	0.8993	1.0169	1.2905	370.73

AV Calculator Values
Exhibit 10

Plans	Metallic Level	Name	AV Value
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	0.920
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	0.888
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	0.819
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	0.817
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	0.796
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	0.816
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	0.784
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	0.714
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	0.703
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	0.716
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	0.687
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	0.620
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	0.609
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	0.619
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	0.617
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	0.620
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	0.703
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	0.796
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	0.920
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	0.888
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	0.819
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	0.817
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	0.796
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	0.816

Quarterly Rate Factors
Exhibit 11

Plans	Metallic Level	Name	2Q 2016	3 Q 2016	4 Q 2016
1	Platinum	KP DC Platinum 0/20/Dental/Ped Dental	1.009	1.017	1.026
2	Platinum	KP DC Platinum 500/20/Dental/Ped Dental	1.009	1.017	1.026
3	Gold	KP DC Gold 0/20/Dental/Ped Dental	1.009	1.017	1.026
4	Gold	KP DC Gold 500/20/Dental/Ped Dental	1.009	1.017	1.026
5	Gold	KP DC Gold 1000/30/Dental/Ped Dental	1.009	1.017	1.026
6	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental	1.009	1.017	1.026
7	Gold	KP DC Gold 1500/10/HSA/Dental/Ped Dental	1.009	1.017	1.026
8	Silver	KP DC Silver 1250/35/Dental/Ped Dental	1.009	1.017	1.026
9	Silver	KP DC Silver 2000/35/Dental/Ped Dental	1.009	1.017	1.026
10	Silver	KP DC Silver 1500/30/HSA/Dental/Ped Dental	1.009	1.017	1.026
11	Silver	KP DC Silver 2500/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
12	Bronze	KP DC Bronze 4500/50/Dental/Ped Dental	1.009	1.017	1.026
13	Bronze	KP DC Bronze 6000/30/10%/HSA/Dental/Ped Dental	1.009	1.017	1.026
14	Bronze	KP DC Bronze 5000/20%/HSA/Dental/Ped Dental	1.009	1.017	1.026
15	Bronze	KP DC Bronze 5000/20/HSA/Dental/Ped Dental	1.009	1.017	1.026
16	Bronze	KP DC Bronze 4500/50/POS/Dental/Ped Dental	1.009	1.017	1.026
17	Silver	KP DC Silver 2000/35/POS/Dental/Ped Dental	1.009	1.017	1.026
18	Gold	KP DC Gold 1000/30/POS/Dental/Ped Dental	1.009	1.017	1.026
19	Platinum	KP DC Platinum 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
20	Platinum	KP DC Platinum 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
21	Gold	KP DC Gold 0/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
22	Gold	KP DC Gold 500/20/Dental/Ped Dental/Sel	1.009	1.017	1.026
23	Gold	KP DC Gold 1000/30/Dental/Ped Dental/Sel	1.009	1.017	1.026
24	Gold	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel	1.009	1.017	1.026

Age Calibration Factor
Exhibit 12

	<u>Weighted Average Age</u>	<u>Age Factor</u>
Average Age in the Projection Period	41.0	1.015
Nearest Rounded Age	41.0	1.013
Calibration Factor		0.999

Age Factors
Exhibit 13

Age	Age Slope	Age Factor Indexed to Age 21
20	0.654	0.90
21	0.727	1.00
22	0.727	1.00
23	0.727	1.00
24	0.727	1.00
25	0.727	1.00
26	0.727	1.00
27	0.727	1.00
28	0.744	1.02
29	0.76	1.05
30	0.779	1.07
31	0.799	1.10
32	0.817	1.12
33	0.836	1.15
34	0.856	1.18
35	0.876	1.20
36	0.896	1.23
37	0.916	1.26
38	0.927	1.28
39	0.938	1.29
40	0.975	1.34
41	1.013	1.39
42	1.053	1.45
43	1.094	1.50
44	1.137	1.56
45	1.181	1.62
46	1.227	1.69
47	1.275	1.75
48	1.325	1.82
49	1.377	1.89
50	1.431	1.97
51	1.487	2.05
52	1.545	2.13
53	1.605	2.21
54	1.668	2.29
55	1.733	2.38
56	1.801	2.48
57	1.871	2.57
58	1.944	2.67
59	2.02	2.78
60	2.099	2.89
61	2.181	3.00
62	2.181	3.00
63	2.181	3.00
64+	2.181	3.00

Pediatric Dental Factor Development
Exhibit 14

Current Pool	Current Plan	Member Months	Ped Dental Factor
Individual	All	20,558	1.002
Small Group	All	34,232	1.009
Grand Total		54,790	1.007

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	NP DC: Platinum (Paired Devol)	NP DC: Platinum (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Gold (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Bronze (Paired Devol)	NP DC: Silver (Paired Devol)	NP DC: Gold (Paired Devol)
20	Under	\$277.57	\$267.33	\$254.26	\$252.82	\$231.86	\$227.61	\$217.24	\$210.02	\$197.43	\$187.34	\$181.34	\$162.91	\$150.42	\$151.16	\$183.97	\$227.54	\$268.88
21	Under	\$308.55	\$282.64	\$258.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
22	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
23	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
24	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
25	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
26	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
27	Under	\$308.55	\$297.17	\$282.64	\$281.04	\$257.74	\$253.01	\$241.49	\$233.46	\$220.19	\$201.87	\$192.76	\$181.10	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
28	Under	\$315.77	\$304.12	\$289.25	\$287.61	\$256.77	\$258.93	\$242.14	\$238.92	\$224.59	\$208.57	\$197.12	\$185.33	\$171.12	\$174.24	\$217.74	\$253.16	\$305.88
29	Under	\$222.56	\$210.66	\$205.47	\$203.80	\$186.45	\$182.16	\$169.45	\$162.36	\$149.06	\$137.48	\$129.06	\$118.06	\$107.48	\$117.48	\$147.48	\$177.48	\$217.48
30	Under	\$330.62	\$302.85	\$280.14	\$276.18	\$256.78	\$258.76	\$235.16	\$225.08	\$205.38	\$189.42	\$179.17	\$162.91	\$150.42	\$151.16	\$183.97	\$227.54	\$268.88
31	Under	\$319.11	\$326.60	\$310.63	\$310.63	\$283.27	\$278.07	\$265.40	\$256.59	\$241.10	\$223.99	\$209.03	\$183.77	\$167.21	\$170.26	\$204.51	\$247.38	\$298.89
32	Under	\$465.75	\$333.96	\$311.63	\$315.83	\$289.65	\$284.34	\$271.38	\$260.57	\$240.63	\$220.44	\$203.52	\$187.91	\$170.26	\$170.26	\$204.51	\$247.38	\$298.89
33	Under	\$454.81	\$341.93	\$325.01	\$325.01	\$292.18	\$285.09	\$272.70	\$260.37	\$239.78	\$219.39	\$202.58	\$186.78	\$169.21	\$170.26	\$204.51	\$247.38	\$298.89
34	Under	\$363.30	\$349.90	\$332.79	\$330.91	\$303.48	\$297.91	\$284.34	\$270.98	\$248.40	\$228.32	\$212.23	\$196.88	\$180.47	\$199.90	\$240.80	\$291.27	\$351.92
35	Under	\$371.79	\$358.08	\$340.56	\$338.07	\$310.57	\$304.87	\$290.98	\$278.31	\$254.44	\$234.58	\$218.21	\$201.48	\$184.25	\$204.47	\$246.42	\$298.08	\$360.15
36	Under	\$380.23	\$366.35	\$348.34	\$346.37	\$317.83	\$311.83	\$297.63	\$282.33	\$257.18	\$237.18	\$221.18	\$204.81	\$187.24	\$209.24	\$250.88	\$308.17	\$376.59
37	Under	\$388.77	\$374.43	\$356.12	\$354.10	\$324.75	\$318.79	\$304.27	\$294.16	\$276.52	\$256.79	\$239.67	\$224.18	\$207.67	\$214.52	\$257.68	\$311.69	\$376.59
38	Under	\$393.43	\$378.92	\$358.39	\$352.62	\$327.62	\$321.67	\$297.69	\$279.84	\$259.87	\$239.74	\$221.90	\$203.92	\$187.21	\$216.48	\$260.77	\$315.43	\$381.11
39	Under	\$398.10	\$383.42	\$364.67	\$352.61	\$328.55	\$321.63	\$298.19	\$281.16	\$262.96	\$243.06	\$223.66	\$205.73	\$189.05	\$219.05	\$263.87	\$319.17	\$385.64
40	Under	\$411.81	\$396.81	\$379.65	\$368.41	\$341.76	\$331.87	\$304.43	\$287.43	\$264.23	\$242.33	\$221.87	\$204.23	\$187.33	\$217.69	\$262.09	\$317.76	\$390.85
41	Under	\$424.93	\$409.83	\$393.83	\$381.49	\$350.14	\$332.55	\$306.49	\$285.80	\$263.09	\$238.40	\$221.98	\$204.28	\$187.33	\$216.36	\$261.49	\$314.69	\$396.47
42	Under	\$446.91	\$430.43	\$409.38	\$407.06	\$373.22	\$356.47	\$328.15	\$311.77	\$286.20	\$262.11	\$234.18	\$216.20	\$196.42	\$224.90	\$276.22	\$338.30	\$432.91
43	Under	\$464.31	\$448.19	\$425.12	\$412.91	\$372.91	\$352.91	\$324.40	\$306.49	\$278.31	\$253.41	\$229.26	\$209.41	\$190.41	\$225.47	\$277.26	\$335.48	\$445.48
44	Under	\$482.56	\$464.76	\$442.03	\$439.54	\$403.10	\$387.68	\$343.23	\$318.11	\$283.74	\$258.60	\$236.27	\$216.52	\$198.85	\$231.85	\$286.39	\$341.86	\$458.54
45	Under	\$501.24	\$482.75	\$459.14	\$456.54	\$412.02	\$396.29	\$345.11	\$319.26	\$283.74	\$258.60	\$236.27	\$216.52	\$198.85	\$231.85	\$286.39	\$341.86	\$458.54
46	Under	\$520.76	\$497.64	\$472.62	\$469.88	\$424.73	\$407.67	\$352.05	\$326.40	\$289.87	\$262.78	\$238.42	\$216.52	\$198.85	\$231.85	\$286.39	\$341.86	\$458.54
47	Under	\$541.13	\$509.68	\$482.17	\$479.88	\$438.70	\$424.52	\$364.74	\$338.89	\$297.44	\$270.42	\$245.98	\$223.66	\$205.73	\$234.74	\$289.59	\$348.84	\$485.24
48	Under	\$562.35	\$531.12	\$501.23	\$498.75	\$449.75	\$440.13	\$380.98	\$354.10	\$309.85	\$277.45	\$250.06	\$227.67	\$209.24	\$238.42	\$293.73	\$354.86	\$514.74
49	Under	\$584.42	\$553.34	\$522.31	\$519.81	\$468.19	\$457.33	\$394.40	\$367.43	\$318.40	\$284.20	\$258.03	\$234.01	\$210.74	\$240.80	\$296.55	\$360.15	\$546.72
50	Under	\$607.34	\$584.04	\$556.33	\$553.19	\$495.34	\$485.34	\$407.34	\$380.16	\$326.18	\$291.12	\$264.18	\$238.12	\$214.12	\$246.42	\$298.08	\$360.15	\$569.66
51	Under	\$631.11	\$607.83	\$578.10	\$574.84	\$527.18	\$517.51	\$449.44	\$427.53	\$368.43	\$331.72	\$296.20	\$269.24	\$243.25	\$261.49	\$314.69	\$360.15	\$593.44
52	Under	\$655.72	\$631.54	\$600.65	\$597.26	\$545.75	\$537.70	\$466.15	\$445.12	\$386.24	\$349.44	\$312.42	\$285.44	\$259.49	\$277.26	\$335.48	\$360.15	\$619.19
53	Under	\$681.19	\$652.98	\$623.98	\$619.45	\$565.07	\$558.44	\$484.55	\$463.44	\$398.45	\$359.44	\$324.42	\$297.44	\$272.44	\$294.44	\$354.44	\$360.15	\$645.19
54	Under	\$707.93	\$681.82	\$648.47	\$644.81	\$591.35	\$580.51	\$504.66	\$483.55	\$407.60	\$366.60	\$331.50	\$304.50	\$279.50	\$299.50	\$359.50	\$360.15	\$671.19
55	Under	\$735.51	\$708.39	\$673.74	\$669.93	\$616.13	\$605.23	\$525.35	\$502.22	\$421.22	\$378.22	\$343.22	\$316.22	\$291.22	\$311.22	\$371.22	\$360.15	\$697.19
56	Under	\$763.07	\$735.95	\$700.18	\$696.22	\$642.42	\$630.74	\$549.84	\$525.33	\$444.33	\$399.33	\$364.33	\$337.33	\$312.33	\$332.33	\$392.33	\$360.15	\$723.19
57	Under	\$790.63	\$763.51	\$727.74	\$723.68	\$669.88	\$657.77	\$576.87	\$551.49	\$469.49	\$424.49	\$389.49	\$362.49	\$337.49	\$357.49	\$417.49	\$360.15	\$749.19
58	Under	\$818.19	\$791.07	\$757.17	\$753.00	\$699.20	\$687.09	\$606.19	\$580.81	\$498.81	\$453.81	\$418.81	\$391.81	\$366.81	\$386.81	\$446.81	\$360.15	\$775.19
59	Under	\$845.75	\$818.63	\$783.75	\$779.58	\$725.78	\$713.67	\$632.77	\$606.39	\$524.39	\$479.39	\$444.39	\$417.39	\$392.39	\$412.39	\$472.39	\$360.15	\$801.19
60	Under	\$873.31	\$846.19	\$811.31	\$807.14	\$753.34	\$741.23	\$660.33	\$633.95	\$551.95	\$506.95	\$471.95	\$444.95	\$419.95	\$439.95	\$499.95	\$360.15	\$827.19
61	Under	\$900.87	\$873.75	\$838.87	\$834.70	\$780.90	\$768.79	\$687.89	\$661.51	\$579.51	\$534.51	\$499.51	\$472.51	\$447.51	\$467.51	\$527.51	\$360.15	\$853.19
62	Under	\$928.43	\$901.31	\$866.43	\$862.26	\$808.46	\$796.35	\$715.45	\$689.07	\$607.07	\$562.07	\$527.07	\$499.07	\$474.07	\$494.07	\$554.07	\$360.15	\$879.19
63	Under	\$955.99	\$928.87	\$893.99	\$889.82	\$836.02	\$823.91	\$743.01	\$716.63	\$634.63	\$589.63	\$554.63	\$527.63	\$502.63	\$522.63	\$582.63	\$360.15	\$905.19
64	Under	\$983.55	\$956.43	\$921.55	\$917.38	\$863.58	\$851.47	\$770.57	\$744.19	\$662.19	\$617.19	\$582.19	\$555.19	\$530.19	\$550.19	\$610.19	\$360.15	\$931.19

Rates effective January 1, 2016
District of Columbia Small Group Exchange
Appendix I-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$291.45	\$280.70	\$266.97	\$265.46	\$243.46	\$238.99
21	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
22	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
23	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
24	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
25	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
26	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
27	\$323.98	\$312.03	\$296.77	\$295.09	\$270.63	\$265.67
28	\$331.55	\$319.33	\$303.71	\$301.99	\$276.96	\$271.88
29	\$338.68	\$326.19	\$310.24	\$308.49	\$282.91	\$277.72
30	\$347.15	\$334.35	\$318.00	\$316.20	\$289.99	\$284.67
31	\$356.06	\$342.93	\$326.16	\$324.32	\$297.43	\$291.98
32	\$364.09	\$350.66	\$333.51	\$331.62	\$304.13	\$298.55
33	\$372.55	\$358.81	\$341.26	\$339.33	\$311.21	\$305.50
34	\$381.47	\$367.40	\$349.43	\$347.45	\$318.65	\$312.81
35	\$390.38	\$375.98	\$357.59	\$355.57	\$326.10	\$320.11
36	\$399.29	\$384.57	\$365.76	\$363.69	\$333.54	\$327.42
37	\$408.20	\$393.15	\$373.92	\$371.81	\$340.99	\$334.73
38	\$413.11	\$397.87	\$378.41	\$376.27	\$345.08	\$338.75
39	\$418.01	\$402.59	\$382.90	\$380.74	\$349.18	\$342.77
40	\$434.50	\$418.47	\$398.01	\$395.76	\$362.95	\$356.29
41	\$451.43	\$434.78	\$413.52	\$411.18	\$377.09	\$370.18
42	\$469.26	\$451.95	\$429.85	\$427.42	\$391.98	\$384.79
43	\$487.53	\$469.55	\$446.58	\$444.06	\$407.25	\$399.78
44	\$506.69	\$488.00	\$464.14	\$461.51	\$423.25	\$415.49
45	\$526.30	\$506.89	\$482.10	\$479.37	\$439.63	\$431.57
46	\$546.80	\$526.63	\$500.87	\$498.04	\$456.76	\$448.38
47	\$568.19	\$547.23	\$520.47	\$517.53	\$474.63	\$465.92
48	\$590.47	\$568.69	\$540.88	\$537.82	\$493.24	\$484.19
49	\$613.64	\$591.01	\$562.11	\$558.93	\$512.60	\$503.19
50	\$637.71	\$614.19	\$584.15	\$580.85	\$532.70	\$522.93
51	\$662.66	\$638.22	\$607.01	\$603.58	\$553.54	\$543.39
52	\$688.51	\$663.12	\$630.69	\$627.12	\$575.13	\$564.58
53	\$715.25	\$688.87	\$655.18	\$651.47	\$597.47	\$586.51
54	\$743.32	\$715.91	\$680.90	\$677.05	\$620.92	\$609.53
55	\$772.29	\$743.81	\$707.43	\$703.43	\$645.12	\$633.28
56	\$802.59	\$772.99	\$735.19	\$731.03	\$670.43	\$658.13
57	\$833.79	\$803.04	\$763.76	\$759.44	\$696.49	\$683.71
58	\$866.32	\$834.37	\$793.56	\$789.08	\$723.66	\$710.39
59	\$900.19	\$866.99	\$824.59	\$819.92	\$751.96	\$738.16
60	\$935.39	\$900.90	\$856.83	\$851.99	\$781.36	\$767.03
61	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
62	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
63	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00
64+	\$971.94	\$936.09	\$890.31	\$885.27	\$811.89	\$797.00

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
	KP DC Platinum Medalist/Paid Des	KP DC Platinum Medalist/Paid Des	KP DC Gold Medalist/Paid Des	KP DC Gold Medalist/Paid Des	KP DC Gold Medalist/Paid Des	KP DC Gold Medalist/Paid Des	KP DC Gold Medalist/Paid Des	KP DC Silver Medalist/Paid Des	KP DC Silver Medalist/Paid Des	KP DC Silver Medalist/Paid Des	KP DC Silver Medalist/Paid Des	KP DC Bronze Medalist/Paid Des	KP DC Bronze Medalist/Paid Des	KP DC Bronze Medalist/Paid Des	KP DC Bronze Medalist/Paid Des	KP DC Bronze Medalist/Paid Des	KP DC Silver Medalist/Paid Des	KP DC Gold Medalist/Paid Des
20 and Under	\$279.95	\$269.63	\$256.44	\$254.99	\$233.85	\$229.57	\$219.11	\$211.82	\$199.06	\$184.91	\$164.31	\$151.71	\$154.48	\$154.03	\$185.55	\$224.45	\$271.19	\$271.19
1	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
22	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
23	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
24	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
25	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
26	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
27	\$311.20	\$299.72	\$285.07	\$283.45	\$259.95	\$255.18	\$243.56	\$231.35	\$218.67	\$205.56	\$182.66	\$168.65	\$171.72	\$171.23	\$206.77	\$249.50	\$301.46	\$301.46
28	\$318.48	\$306.73	\$291.73	\$290.08	\$266.04	\$261.15	\$249.26	\$230.52	\$216.92	\$203.36	\$179.54	\$165.99	\$175.74	\$175.23	\$211.09	\$255.33	\$308.51	\$308.51
29	\$325.33	\$313.33	\$298.01	\$296.32	\$271.75	\$264.16	\$251.39	\$231.32	\$214.89	\$190.95	\$172.51	\$158.99	\$179.51	\$179.00	\$215.63	\$260.83	\$315.14	\$315.14
30	\$333.46	\$321.17	\$309.45	\$303.73	\$278.55	\$272.44	\$260.98	\$245.31	\$227.10	\$202.26	\$180.71	\$162.00	\$182.00	\$183.48	\$221.02	\$267.35	\$322.02	\$322.02
31	\$342.02	\$329.41	\$318.20	\$316.52	\$292.68	\$286.70	\$274.11	\$256.74	\$238.73	\$218.15	\$194.19	\$172.91	\$192.72	\$194.22	\$236.68	\$274.22	\$331.21	\$331.21
32	\$349.73	\$336.83	\$320.36	\$318.54	\$298.72	\$292.71	\$281.62	\$263.85	\$245.01	\$223.01	\$198.52	\$176.97	\$196.97	\$198.43	\$239.97	\$280.39	\$338.78	\$338.78
33	\$357.86	\$344.67	\$327.80	\$325.96	\$298.94	\$292.94	\$280.09	\$261.78	\$243.45	\$221.37	\$193.93	\$172.46	\$192.46	\$193.91	\$235.91	\$276.91	\$346.65	\$346.65
34	\$366.42	\$353.91	\$337.65	\$335.75	\$306.09	\$300.47	\$286.78	\$267.25	\$248.62	\$224.03	\$201.06	\$178.57	\$202.19	\$203.62	\$242.87	\$293.77	\$354.94	\$354.94
35	\$374.98	\$361.49	\$345.18	\$343.19	\$314.16	\$308.41	\$294.48	\$274.61	\$254.48	\$230.31	\$206.13	\$183.69	\$206.13	\$207.64	\$246.93	\$298.64	\$363.24	\$363.24
36	\$383.55	\$369.40	\$351.33	\$349.35	\$320.39	\$314.51	\$300.19	\$279.21	\$257.80	\$232.71	\$205.34	\$182.92	\$207.84	\$209.31	\$248.63	\$297.50	\$371.53	\$371.53
37	\$392.11	\$377.65	\$359.18	\$357.14	\$330.88	\$327.54	\$306.69	\$286.69	\$269.00	\$242.48	\$215.03	\$192.58	\$215.03	\$216.54	\$263.01	\$318.14	\$384.38	\$384.38
38	\$396.81	\$382.17	\$363.43	\$361.43	\$333.47	\$329.29	\$307.34	\$287.49	\$265.47	\$242.90	\$215.45	\$192.99	\$215.45	\$216.96	\$263.51	\$319.14	\$388.95	\$388.95
39	\$401.52	\$386.72	\$366.72	\$364.72	\$336.72	\$332.49	\$310.49	\$288.49	\$266.49	\$243.99	\$216.49	\$193.99	\$216.49	\$217.99	\$264.99	\$320.99	\$393.99	\$393.99
40	\$417.36	\$400.96	\$382.61	\$380.15	\$348.64	\$342.24	\$318.49	\$296.86	\$275.68	\$254.97	\$230.29	\$207.65	\$230.29	\$231.72	\$276.63	\$334.61	\$404.34	\$404.34
41	\$433.62	\$417.64	\$397.21	\$394.96	\$362.22	\$355.58	\$328.38	\$308.43	\$286.42	\$264.51	\$238.98	\$216.97	\$238.98	\$240.01	\$287.41	\$347.65	\$420.05	\$420.05
42	\$450.75	\$434.13	\$411.56	\$409.56	\$376.53	\$369.62	\$338.78	\$314.05	\$292.60	\$270.74	\$246.56	\$224.26	\$246.56	\$247.62	\$294.76	\$361.38	\$436.63	\$436.63
43	\$468.30	\$451.03	\$428.97	\$426.54	\$391.18	\$383.09	\$349.18	\$324.24	\$300.32	\$276.38	\$252.17	\$228.06	\$252.17	\$253.27	\$301.24	\$367.46	\$453.63	\$453.63
44	\$486.71	\$468.75	\$448.83	\$444.32	\$406.56	\$399.11	\$360.92	\$336.27	\$312.48	\$288.66	\$264.51	\$240.36	\$264.51	\$265.66	\$312.60	\$378.81	\$465.86	\$465.86
45	\$505.55	\$486.90	\$460.46	\$456.08	\$414.55	\$406.56	\$372.35	\$347.58	\$323.45	\$299.32	\$275.19	\$251.06	\$275.19	\$276.26	\$322.60	\$388.81	\$476.07	\$476.07
46	\$525.23	\$505.86	\$481.12	\$478.40	\$438.75	\$430.70	\$401.07	\$376.58	\$352.45	\$328.32	\$304.19	\$280.06	\$304.19	\$305.26	\$351.72	\$417.93	\$500.78	\$500.78
47	\$545.75	\$525.65	\$497.11	\$494.94	\$457.25	\$449.11	\$419.34	\$394.85	\$370.36	\$345.87	\$321.38	\$296.89	\$321.38	\$322.49	\$368.95	\$435.77	\$518.08	\$518.08
48	\$567.18	\$546.26	\$519.54	\$516.61	\$473.79	\$465.09	\$435.07	\$410.28	\$385.49	\$360.70	\$335.91	\$311.12	\$335.91	\$337.02	\$383.08	\$450.25	\$533.50	\$533.50
49	\$589.44	\$567.70	\$539.94	\$536.88	\$493.35	\$484.33	\$454.33	\$429.35	\$404.36	\$379.37	\$354.38	\$329.39	\$354.38	\$355.49	\$401.56	\$472.77	\$555.08	\$555.08
50	\$612.56	\$589.96	\$561.11	\$557.94	\$511.69	\$502.30	\$472.42	\$447.43	\$422.44	\$397.45	\$372.46	\$347.47	\$372.46	\$373.57	\$419.08	\$489.25	\$569.42	\$569.42
51	\$636.53	\$613.05	\$589.78	\$586.15	\$540.18	\$530.79	\$498.18	\$473.19	\$448.20	\$423.21	\$398.22	\$373.23	\$398.22	\$399.33	\$444.94	\$515.59	\$596.19	\$596.19
52	\$661.35	\$636.96	\$605.81	\$602.39	\$552.46	\$542.32	\$511.61	\$486.61	\$461.62	\$436.63	\$411.64	\$386.65	\$411.64	\$412.75	\$458.36	\$529.01	\$609.61	\$609.61
53	\$687.04	\$661.71	\$629.34	\$625.78	\$573.91	\$563.38	\$531.77	\$506.77	\$481.78	\$456.79	\$431.80	\$406.81	\$431.80	\$432.91	\$478.52	\$549.17	\$629.77	\$629.77
54	\$714.01	\$687.68	\$654.04	\$650.35	\$596.43	\$585.50	\$553.89	\$528.89	\$503.90	\$478.91	\$453.92	\$428.93	\$453.92	\$455.03	\$500.64	\$571.29	\$651.89	\$651.89
55	\$741.83	\$714.47	\$675.68	\$671.83	\$617.58	\$606.53	\$574.27	\$549.28	\$524.29	\$499.30	\$474.31	\$449.32	\$474.31	\$475.42	\$521.03	\$591.68	\$672.28	\$672.28
56	\$770.94	\$742.50	\$706.19	\$702.20	\$640.99	\$630.33	\$598.33	\$573.34	\$548.34	\$523.35	\$498.36	\$473.37	\$498.36	\$499.47	\$545.08	\$615.73	\$696.33	\$696.33
57	\$800.90	\$771.37	\$733.64	\$729.49	\$669.02	\$658.75	\$626.83	\$601.84	\$576.85	\$551.86	\$526.87	\$501.88	\$526.87	\$527.98	\$573.59	\$644.24	\$724.84	\$724.84
58	\$832.16	\$801.47	\$762.26	\$757.96	\$695.12	\$684.37	\$652.29	\$627.30	\$602.31	\$577.32	\$552.33	\$527.34	\$552.33	\$553.44	\$600.05	\$670.70	\$751.30	\$751.30
59	\$864.68	\$832.79	\$792.07	\$787.59	\$725.27	\$714.52	\$682.44	\$657.45	\$632.46	\$607.47	\$582.48	\$557.49	\$582.48	\$583.59	\$630.20	\$699.85	\$780.45	\$780.45
60	\$898.50	\$865.37	\$823.04	\$818.39	\$750.55	\$739.78	\$707.22	\$679.85	\$654.86	\$629.87	\$604.88	\$579.89	\$604.88	\$605.99	\$652.60	\$723.25	\$803.85	\$803.85
61	\$933.60	\$899.16	\$855.35	\$850.35	\$779.85	\$768.33	\$736.06	\$710.67	\$685.28	\$659.89	\$634.50	\$609.11	\$634.50	\$635.61	\$682.22	\$752.87	\$833.47	\$833.47
62	\$933.60	\$899.16	\$855.35	\$850.35	\$779.85	\$768.33	\$736.06	\$710.67	\$685.28	\$659.89	\$634.50	\$609.11	\$634.50	\$635.61	\$682.22	\$752.87	\$833.47	\$833.47
63	\$933.60	\$899.16	\$855.35	\$850.35	\$779.85	\$768.33	\$736.06	\$710.67	\$685.28	\$659.89	\$634.50	\$609.11	\$634.50	\$635.61	\$682.22	\$752.87	\$833.47	\$833.47
64+	\$933.60	\$899.16	\$855.35	\$850.35	\$779.85	\$768.33	\$736.06	\$710.67	\$685.28	\$659.89	\$634.50	\$609.11	\$634.50	\$635.61	\$682.22	\$752.87	\$833.47	\$833.47

Rates effective April 1, 2016
District of Columbia Small Group Exchange
Appendix II-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$293.95	\$283.11	\$269.26	\$267.74	\$245.55	\$241.04
21	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
22	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
23	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
24	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
25	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
26	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
27	\$326.76	\$314.71	\$299.32	\$297.62	\$272.95	\$267.95
28	\$334.40	\$322.07	\$306.32	\$304.58	\$279.34	\$274.22
29	\$341.59	\$328.99	\$312.90	\$311.14	\$285.34	\$280.11
30	\$350.13	\$337.22	\$320.73	\$318.92	\$292.48	\$287.12
31	\$359.12	\$345.88	\$328.96	\$327.11	\$299.98	\$294.49
32	\$367.22	\$353.67	\$336.37	\$334.47	\$306.74	\$301.11
33	\$375.75	\$361.89	\$344.19	\$342.24	\$313.88	\$308.12
34	\$384.75	\$370.56	\$352.43	\$350.43	\$321.39	\$315.50
35	\$393.73	\$379.21	\$360.66	\$358.62	\$328.90	\$322.86
36	\$402.72	\$387.87	\$368.90	\$366.81	\$336.41	\$330.23
37	\$411.71	\$396.53	\$377.13	\$375.00	\$343.92	\$337.61
38	\$416.66	\$401.29	\$381.66	\$379.50	\$348.04	\$341.66
39	\$421.60	\$406.05	\$386.19	\$384.01	\$352.18	\$345.71
40	\$438.23	\$422.06	\$401.43	\$399.16	\$366.07	\$359.35
41	\$455.31	\$438.51	\$417.07	\$414.71	\$380.33	\$373.36
42	\$473.29	\$455.83	\$433.54	\$431.09	\$395.35	\$388.10
43	\$491.72	\$473.58	\$450.42	\$447.87	\$410.75	\$403.21
44	\$511.04	\$492.19	\$468.13	\$465.47	\$426.89	\$419.06
45	\$530.82	\$511.24	\$486.24	\$483.49	\$443.41	\$435.28
46	\$551.50	\$531.15	\$505.17	\$502.32	\$460.68	\$452.23
47	\$573.07	\$551.93	\$524.94	\$521.98	\$478.71	\$469.92
48	\$595.54	\$573.57	\$545.53	\$542.44	\$497.48	\$488.35
49	\$618.91	\$596.09	\$566.94	\$563.73	\$517.00	\$507.51
50	\$643.19	\$619.47	\$589.17	\$585.84	\$537.28	\$527.42
51	\$668.35	\$643.70	\$612.22	\$608.76	\$558.29	\$548.06
52	\$694.42	\$668.82	\$636.11	\$632.51	\$580.07	\$569.43
53	\$721.39	\$694.79	\$660.81	\$657.07	\$602.60	\$591.55
54	\$749.70	\$722.06	\$686.75	\$682.87	\$626.25	\$614.77
55	\$778.92	\$750.20	\$713.51	\$709.47	\$650.66	\$638.72
56	\$809.48	\$779.63	\$741.51	\$737.31	\$676.19	\$663.78
57	\$840.95	\$809.94	\$770.32	\$765.96	\$702.47	\$689.58
58	\$873.76	\$841.54	\$800.38	\$795.86	\$729.88	\$716.49
59	\$907.92	\$874.44	\$831.67	\$826.96	\$758.42	\$744.50
60	\$943.42	\$908.64	\$864.19	\$859.31	\$788.07	\$773.62
61	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
62	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
63	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85
64+	\$980.28	\$944.13	\$897.96	\$892.86	\$818.85	\$803.85

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-A

Age	1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18	
	P/DC Platinum	100% (Self/Spouse)/Paal/Deant	P/DC Platinum	100% (Self/Spouse)/Paal/Deant	P/DC Gold	100% (Self/Spouse)/Paal/Deant	P/DC Gold	100% (Self/Spouse)/Paal/Deant	P/DC Gold	100% (Self/Spouse)/Paal/Deant	P/DC Gold	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Bronze	100% (Self/Spouse)/Paal/Deant	P/DC Bronze	100% (Self/Spouse)/Paal/Deant	P/DC Bronze	100% (Self/Spouse)/Paal/Deant	P/DC Bronze	100% (Self/Spouse)/Paal/Deant	P/DC Silver	100% (Self/Spouse)/Paal/Deant	P/DC Gold	100% (Self/Spouse)/Paal/Deant		
20 and Under	\$282.36	\$271.94	\$258.65	\$247.94	\$235.65	\$225.18	\$213.64	\$202.99	\$192.49	\$182.00	\$171.54	\$161.11	\$150.77	\$140.49	\$130.25	\$119.99	\$109.77	\$99.50	\$89.22	\$78.94	\$68.66	\$58.38	\$48.10	\$37.82	\$27.54	\$17.26	\$6.98	\$16.70	\$6.42	\$16.14	\$5.15	\$14.87	\$4.16	\$13.88		
21	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
22	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
23	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
24	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
25	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
26	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
27	\$313.87	\$302.30	\$287.52	\$276.00	\$262.19	\$250.66	\$239.13	\$227.60	\$216.07	\$204.54	\$193.01	\$181.48	\$170.00	\$158.51	\$147.03	\$135.54	\$124.06	\$112.57	\$101.09	\$89.60	\$78.12	\$66.63	\$55.15	\$43.66	\$32.17	\$20.69	\$9.20	\$18.92	\$7.43	\$17.64	\$2.51	\$16.35	\$1.00	\$15.36		
28	\$321.22	\$309.57	\$294.24	\$282.57	\$268.32	\$254.07	\$239.82	\$225.57	\$211.32	\$197.07	\$182.82	\$168.57	\$154.32	\$140.07	\$125.82	\$111.57	\$97.32	\$83.07	\$68.82	\$54.57	\$40.32	\$26.07	\$11.82	\$1.57	\$11.32	\$1.07	\$10.77	\$0.52	\$10.22	\$0.07	\$9.67	\$0.00	\$9.17	\$0.00	\$8.67	
29	\$328.13	\$316.02	\$300.57	\$288.46	\$274.21	\$259.96	\$245.71	\$231.46	\$217.21	\$202.96	\$188.71	\$174.46	\$160.21	\$145.96	\$131.71	\$117.46	\$103.21	\$88.96	\$74.71	\$60.46	\$46.21	\$31.96	\$17.71	\$3.46	\$11.02	\$10.47	\$0.02	\$9.92	\$0.07	\$9.37	\$0.00	\$8.82	\$0.00	\$8.32		
30	\$336.32	\$323.92	\$308.08	\$295.68	\$281.43	\$267.18	\$252.93	\$238.68	\$224.43	\$210.18	\$195.93	\$181.68	\$167.43	\$153.18	\$138.93	\$124.68	\$110.43	\$96.18	\$81.93	\$67.68	\$53.43	\$39.18	\$24.93	\$10.68	\$1.12	\$10.12	\$0.07	\$9.57	\$0.02	\$9.02	\$0.07	\$8.47	\$0.00	\$7.97		
31	\$344.96	\$332.23	\$315.99	\$303.26	\$289.01	\$274.76	\$260.51	\$246.26	\$232.01	\$217.76	\$203.51	\$189.26	\$175.01	\$160.76	\$146.51	\$132.26	\$118.01	\$103.76	\$89.51	\$75.26	\$61.01	\$46.76	\$32.51	\$18.26	\$2.62	\$11.72	\$0.07	\$11.17	\$0.02	\$10.62	\$0.07	\$10.07	\$0.00	\$9.52		
32	\$352.73	\$339.72	\$323.11	\$310.10	\$295.85	\$281.60	\$267.35	\$253.10	\$238.85	\$224.60	\$210.35	\$196.10	\$181.85	\$167.60	\$153.35	\$139.10	\$124.85	\$110.60	\$96.35	\$82.10	\$67.85	\$53.60	\$39.35	\$25.10	\$3.02	\$12.22	\$0.12	\$11.62	\$0.07	\$11.07	\$0.02	\$10.52	\$0.00	\$9.97		
33	\$360.93	\$347.63	\$330.62	\$317.32	\$303.07	\$288.82	\$274.57	\$260.32	\$246.07	\$231.82	\$217.57	\$203.32	\$189.07	\$174.82	\$160.57	\$146.32	\$132.07	\$117.82	\$103.57	\$89.32	\$75.07	\$60.82	\$46.57	\$32.32	\$18.07	\$2.57	\$11.57	\$0.07	\$10.97	\$0.02	\$10.42	\$0.07	\$9.87			
34	\$369.57	\$355.94	\$338.53	\$325.23	\$310.98	\$296.73	\$282.48	\$268.23	\$253.98	\$239.73	\$225.48	\$211.23	\$196.98	\$182.73	\$168.48	\$154.23	\$139.98	\$125.73	\$111.48	\$97.23	\$82.98	\$68.73	\$54.48	\$40.23	\$26.03	\$3.53	\$12.53	\$0.12	\$11.93	\$0.07	\$11.38	\$0.02	\$10.83			
35	\$378.20	\$364.44	\$346.44	\$332.68	\$318.43	\$304.18	\$289.93	\$275.68	\$261.43	\$247.18	\$232.93	\$218.68	\$204.43	\$190.18	\$175.93	\$161.68	\$147.43	\$133.18	\$118.93	\$104.68	\$90.43	\$76.18	\$61.93	\$47.68	\$33.43	\$29.18	\$4.03	\$13.03	\$0.12	\$12.43	\$0.07	\$11.88	\$0.02	\$11.33		
36	\$386.84	\$372.57	\$354.35	\$340.59	\$326.34	\$312.09	\$297.84	\$283.59	\$269.34	\$255.09	\$240.84	\$226.59	\$212.34	\$198.09	\$183.84	\$169.59	\$155.34	\$141.09	\$126.84	\$112.59	\$98.34	\$84.09	\$69.84	\$55.59	\$41.34	\$27.09	\$3.59	\$13.59	\$0.12	\$12.99	\$0.07	\$12.44	\$0.02	\$11.89		
37	\$395.48	\$380.89	\$362.26	\$348.21	\$333.96	\$319.71	\$305.46	\$291.21	\$276.96	\$262.71	\$248.46	\$234.21	\$219.96	\$205.71	\$191.46	\$177.21	\$162.96	\$148.71	\$134.46	\$120.21	\$105.96	\$91.71	\$77.46	\$63.21	\$49.01	\$34.76	\$20.51	\$4.06	\$14.06	\$0.12	\$13.46	\$0.07	\$12.91			
38	\$400.22	\$385.46	\$366.61	\$352.36	\$338.11	\$323.86	\$309.61	\$295.36	\$281.11	\$266.86	\$252.61	\$238.36	\$224.11	\$209.86	\$195.61	\$181.36	\$167.11	\$152.86	\$138.61	\$124.36	\$110.11	\$95.86	\$81.61	\$67.36	\$52.96	\$38.51	\$24.06	\$4.56	\$14.56	\$0.12	\$13.96	\$0.07	\$13.41			
39	\$404.97	\$390.04	\$370.96	\$356.41	\$341.96	\$327.51	\$313.06	\$298.61	\$284.16	\$269.71	\$255.26	\$240.81	\$226.36	\$211.91	\$197.46	\$183.01	\$168.56	\$154.11	\$139.66	\$125.21	\$110.76	\$96.31	\$81.86	\$67.41	\$52.96	\$38.51	\$24.06	\$4.56	\$14.56	\$0.12	\$13.96	\$0.07	\$13.41			
40	\$420.95	\$385.59	\$365.42	\$351.17	\$336.92	\$322.67	\$308.42	\$294.17	\$279.92	\$265.67	\$251.42	\$237.17	\$222.92	\$208.67	\$194.42	\$180.17	\$165.92	\$151.67	\$137.42	\$123.17	\$108.92	\$94.67	\$80.42	\$66.17	\$51.92	\$37.67	\$23.42	\$4.42	\$14.42	\$0.12	\$13.87	\$0.07	\$13.32			
41	\$437.35	\$421.22	\$400.62	\$384.49	\$368.36	\$352.23	\$336.10	\$320.00	\$303.87	\$287.74	\$271.61	\$255.48	\$239.35	\$223.22	\$207.09	\$190.96	\$174.83	\$158.70	\$142.57	\$126.44	\$110.31	\$94.18	\$78.05	\$63.80	\$49.65	\$35.50	\$21.35	\$5.35	\$15.35	\$0.12	\$13.80	\$0.07	\$13.25			
42	\$454.62	\$437.86	\$416.44	\$399.68	\$382.92	\$366.16	\$349.40	\$332.64	\$315.88	\$299.12	\$282.36	\$265.60	\$248.84	\$232.08	\$215.32	\$198.56	\$181.80	\$165.04	\$148.28	\$131.52	\$114.76	\$98.00	\$81.24	\$64.48	\$47.72	\$33.57	\$19.42	\$5.42	\$15.42	\$0.12	\$14.37	\$0.07	\$13.82			
43	\$472.32	\$454.91	\$432.66	\$414.81	\$396.56	\$378.41	\$360.26	\$342.11	\$323.96	\$305.81	\$287.66	\$269.51	\$251.36	\$233.21	\$215.06	\$196.91	\$178.76	\$160.61	\$142.46	\$124.31	\$106.16	\$88.01	\$69.86	\$51.71	\$33.56	\$19.41	\$5.41	\$15.41	\$0.12	\$14.36	\$0.07	\$13.81				
44	\$490.89	\$472.78	\$449.66	\$431.12	\$410.05	\$391.50	\$372.95	\$354.40	\$335.85	\$317.30	\$298.75	\$280.20	\$261.65	\$243.10	\$224.55	\$206.00	\$187.45	\$168.90	\$150.35	\$131.80	\$113.25	\$94.70	\$76.15	\$57.60	\$39.05	\$20.50	\$6.00	\$16.00	\$0.12	\$14.45	\$0.07	\$13.90				
45	\$509.89	\$491.08	\$469.06	\$449.62	\$429.18	\$408.74	\$388.30	\$367.86	\$347.42	\$326.98	\$306.54	\$286.10	\$265.66	\$245.22	\$224.78	\$204.34	\$183.90	\$163.46	\$143.02	\$122.58	\$102.14	\$81.70	\$61.26	\$40.82	\$20.38	\$9.84	\$6.59	\$16.59	\$0.12	\$14.94	\$0.07	\$14.39				
46	\$529.74	\$510.20	\$485.25	\$464.21	\$443.17	\$422.13	\$401.09	\$380.05	\$359.01	\$337.97	\$316.93	\$295.89	\$274.85	\$253.81	\$232.77	\$211.73	\$190.69	\$169.65	\$148.61	\$127.57	\$106.53	\$85.49	\$64.45	\$43.41	\$22.37	\$11.83	\$7.58	\$6.83	\$16.83	\$0.12	\$15.28	\$0.07	\$14.73			
47	\$550.47	\$530.16	\$504.23	\$482.51	\$460.79	\$439.07	\$417.35	\$395.63	\$373.91	\$352.19	\$330.47	\$308.75	\$287.03	\$265.31	\$243.59	\$221.87	\$200.15	\$178.43	\$156.71	\$134.99	\$113.27	\$91.55	\$69.83	\$48.11	\$26.39	\$12.14	\$7.89	\$7.14	\$17.14	\$0.12	\$16.03	\$0.07	\$15.48			
48	\$572.05	\$550.95	\$524.01	\$502.11	\$479.21	\$457.31	\$435.41	\$413.51	\$391.61	\$369.71	\$347.81	\$325.91	\$304.01	\$282.11	\$260.21	\$238.31	\$216.41	\$194.51	\$172.61	\$150.71	\$128.81	\$106.91	\$85.01	\$63.11	\$41.21	\$19.31	\$9.41	\$8.66	\$18.66	\$0.12	\$16.93	\$0.07	\$16.38			
49	\$594.50	\$572.58	\$544.58	\$521.66	\$498.74	\$476.82	\$454.90	\$432.98	\$411.06	\$389.14	\$367.22	\$345.30	\$323.38	\$301.46	\$279.54	\$257.62	\$235.70	\$213.78	\$191.86	\$169.94	\$148.02	\$126.10	\$104.18	\$82.26	\$60.34	\$382.4										

Rates effective July 1, 2016
District of Columbia Small Group Exchange
Appendix III-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$296.48	\$285.54	\$271.58	\$270.04	\$247.66	\$243.11
21	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
22	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
23	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
24	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
25	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
26	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
27	\$329.57	\$317.41	\$301.89	\$300.18	\$275.30	\$270.25
28	\$337.27	\$324.84	\$308.95	\$307.20	\$281.74	\$276.57
29	\$344.52	\$331.82	\$315.59	\$313.81	\$287.79	\$282.51
30	\$353.14	\$340.12	\$323.49	\$321.66	\$294.99	\$289.58
31	\$362.20	\$348.85	\$331.79	\$329.92	\$302.56	\$297.02
32	\$370.37	\$356.71	\$339.26	\$337.34	\$309.38	\$303.70
33	\$378.98	\$365.00	\$347.15	\$345.18	\$316.58	\$310.77
34	\$388.05	\$373.74	\$355.46	\$353.44	\$324.15	\$318.21
35	\$397.12	\$382.47	\$363.76	\$361.70	\$331.73	\$325.63
36	\$406.18	\$391.21	\$372.07	\$369.96	\$339.29	\$333.07
37	\$415.24	\$399.93	\$380.37	\$378.22	\$346.87	\$340.51
38	\$420.24	\$404.73	\$384.94	\$382.76	\$351.03	\$344.59
39	\$425.22	\$409.54	\$389.51	\$387.31	\$355.20	\$348.68
40	\$442.00	\$425.69	\$404.88	\$402.59	\$369.21	\$362.44
41	\$459.22	\$442.28	\$420.65	\$418.27	\$383.60	\$376.57
42	\$477.36	\$459.75	\$437.27	\$434.79	\$398.74	\$391.43
43	\$495.94	\$477.65	\$454.28	\$451.72	\$414.28	\$406.68
44	\$515.43	\$496.42	\$472.15	\$469.47	\$430.55	\$422.66
45	\$535.38	\$515.64	\$490.42	\$487.64	\$447.22	\$439.02
46	\$556.23	\$535.72	\$509.51	\$506.63	\$464.64	\$456.12
47	\$577.99	\$556.67	\$529.45	\$526.46	\$482.82	\$473.96
48	\$600.66	\$578.50	\$550.21	\$547.10	\$501.75	\$492.54
49	\$624.23	\$601.21	\$571.81	\$568.57	\$521.44	\$511.87
50	\$648.71	\$624.79	\$594.23	\$590.87	\$541.89	\$531.95
51	\$674.09	\$649.23	\$617.48	\$613.99	\$563.09	\$552.77
52	\$700.39	\$674.56	\$641.57	\$637.94	\$585.05	\$574.32
53	\$727.59	\$700.76	\$666.48	\$662.71	\$607.78	\$596.63
54	\$756.14	\$728.26	\$692.65	\$688.73	\$631.63	\$620.05
55	\$785.61	\$756.64	\$719.64	\$715.57	\$656.25	\$644.21
56	\$816.44	\$786.33	\$747.87	\$743.64	\$682.00	\$669.48
57	\$848.18	\$816.90	\$776.94	\$772.54	\$708.51	\$695.51
58	\$881.27	\$848.77	\$807.25	\$802.69	\$736.15	\$722.65
59	\$915.72	\$881.95	\$838.82	\$834.07	\$764.93	\$750.90
60	\$951.53	\$916.44	\$871.61	\$866.69	\$794.84	\$780.26
61	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
62	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
63	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75
64+	\$988.71	\$952.23	\$905.67	\$900.54	\$825.90	\$810.75

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-A

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
Avg	P DC Platinum 4800000/Paid Deal	P DC Platinum 4800000/Paid Deal	P DC Gold 18000000/Paid Deal	P DC Gold 18000000/Paid Deal	P DC Gold 18000000/Paid Deal	P DC Gold 18000000/Paid Deal	P DC Gold 18000000/Paid Deal	P DC Silver 10000000/Paid Deal	P DC Silver 10000000/Paid Deal	P DC Silver 10000000/Paid Deal	P DC Silver 10000000/Paid Deal	P DC Bronze 4000000/Paid Deal	P DC Bronze 4000000/Paid Deal	P DC Bronze 4000000/Paid Deal	P DC Bronze 4000000/Paid Deal	P DC Bronze 4000000/Paid Deal	P DC Silver 10000000/Paid Deal	P DC Gold 18000000/Paid Deal
20 and Under	\$234.78	\$274.28	\$250.87	\$259.89	\$257.89	\$257.89	\$257.89	\$222.99	\$220.49	\$220.49	\$188.11	\$167.14	\$157.14	\$157.14	\$156.69	\$156.69	\$258.32	\$236.32
21	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
22	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
23	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
24	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
25	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
26	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
27	\$316.57	\$304.89	\$289.99	\$289.99	\$289.99	\$289.99	\$289.99	\$259.59	\$259.59	\$259.59	\$215.81	\$171.56	\$171.56	\$171.56	\$171.56	\$171.56	\$289.83	\$306.66
28	\$323.98	\$312.02	\$296.77	\$295.09	\$295.09	\$295.09	\$295.09	\$256.66	\$256.66	\$256.66	\$215.81	\$175.57	\$175.57	\$175.57	\$175.57	\$175.57	\$295.74	\$313.83
29	\$330.94	\$318.73	\$276.44	\$276.44	\$276.44	\$276.44	\$276.44	\$250.49	\$250.49	\$250.49	\$215.81	\$175.57	\$175.57	\$175.57	\$175.57	\$175.57	\$295.74	\$320.58
30	\$339.21	\$326.71	\$310.72	\$309.97	\$309.97	\$309.97	\$309.97	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$328.99
31	\$343.92	\$331.09	\$318.70	\$318.70	\$318.70	\$318.70	\$318.70	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$337.03
32	\$355.76	\$342.64	\$324.04	\$324.04	\$324.04	\$324.04	\$324.04	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$344.02
33	\$364.03	\$350.61	\$333.46	\$333.46	\$333.46	\$333.46	\$333.46	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$352.63
34	\$372.74	\$358.99	\$341.44	\$341.44	\$341.44	\$341.44	\$341.44	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$361.07
35	\$381.45	\$367.29	\$349.41	\$349.41	\$349.41	\$349.41	\$349.41	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$369.81
36	\$390.16	\$375.77	\$357.39	\$355.37	\$355.37	\$355.37	\$355.37	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$377.94
37	\$398.87	\$384.16	\$365.38	\$363.30	\$363.30	\$363.30	\$363.30	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$386.38
38	\$407.66	\$388.77	\$369.76	\$367.66	\$367.66	\$367.66	\$367.66	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$395.46
39	\$408.45	\$390.39	\$374.15	\$371.03	\$371.03	\$371.03	\$371.03	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$404.67
40	\$424.57	\$408.90	\$388.00	\$386.71	\$386.71	\$386.71	\$386.71	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$414.27
41	\$441.10	\$424.84	\$404.07	\$401.78	\$401.78	\$401.78	\$401.78	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$427.29
42	\$458.53	\$441.62	\$420.02	\$417.64	\$417.64	\$417.64	\$417.64	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$444.16
43	\$476.88	\$454.81	\$436.37	\$433.90	\$433.90	\$433.90	\$433.90	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$461.94
44	\$495.10	\$476.84	\$453.52	\$450.96	\$450.96	\$450.96	\$450.96	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$479.60
45	\$514.27	\$498.41	\$468.41	\$464.58	\$464.58	\$464.58	\$464.58	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$498.16
46	\$534.30	\$514.59	\$489.42	\$486.66	\$486.66	\$486.66	\$486.66	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$517.56
47	\$555.19	\$534.72	\$508.56	\$505.67	\$505.67	\$505.67	\$505.67	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$537.80
48	\$576.97	\$555.69	\$525.52	\$521.96	\$521.96	\$521.96	\$521.96	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$558.90
49	\$599.61	\$577.50	\$549.25	\$546.15	\$546.15	\$546.15	\$546.15	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$580.83
50	\$623.13	\$600.14	\$570.79	\$567.57	\$567.57	\$567.57	\$567.57	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$603.61
51	\$647.51	\$623.63	\$593.13	\$589.78	\$589.78	\$589.78	\$589.78	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$627.23
52	\$672.76	\$647.95	\$616.26	\$612.78	\$612.78	\$612.78	\$612.78	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$651.70
53	\$698.89	\$673.12	\$636.58	\$632.81	\$632.81	\$632.81	\$632.81	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$677.01
54	\$726.33	\$699.54	\$665.32	\$661.37	\$661.37	\$661.37	\$661.37	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$703.58
55	\$754.63	\$724.81	\$691.25	\$686.37	\$686.37	\$686.37	\$686.37	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$731.10
56	\$784.24	\$755.31	\$718.38	\$714.32	\$714.32	\$714.32	\$714.32	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$759.68
57	\$814.72	\$784.68	\$746.30	\$742.08	\$742.08	\$742.08	\$742.08	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$789.21
58	\$846.51	\$815.29	\$775.41	\$771.03	\$771.03	\$771.03	\$771.03	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$828.00
59	\$879.67	\$847.16	\$805.73	\$801.12	\$801.12	\$801.12	\$801.12	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$857.05
60	\$914.00	\$880.30	\$837.24	\$832.51	\$832.51	\$832.51	\$832.51	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$888.38
61	\$949.71	\$914.67	\$869.95	\$865.02	\$865.02	\$865.02	\$865.02	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$919.97
62	\$969.71	\$934.67	\$889.95	\$885.02	\$885.02	\$885.02	\$885.02	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$949.97
63	\$999.71	\$964.67	\$914.67	\$909.95	\$909.95	\$909.95	\$909.95	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$979.97
64	\$999.71	\$964.67	\$914.67	\$909.95	\$909.95	\$909.95	\$909.95	\$283.36	\$283.36	\$283.36	\$241.19	\$224.06	\$224.06	\$224.06	\$224.06	\$224.06	\$327.96	\$999.97

Rates effective October 1, 2016
District of Columbia Small Group Exchange
Appendix IV-B

	19	20	21	22	23	24
	Platinum	Platinum	Gold	Gold	Gold	Gold
Age	KP DC Platinum 0/20/Dental/Ped Dental/Sel	KP DC Platinum 500/20/Dental/Ped Dental/Sel	KP DC Gold 0/20/Dental/Ped Dental/Sel	KP DC Gold 500/20/Dental/Ped Dental/Sel	KP DC Gold 1000/30/Dental/Ped Dental/Sel	KP DC Gold 1350/0%/HSA/Dental/Ped Dental/Sel
20 and Under	\$299.03	\$288.00	\$273.91	\$272.36	\$249.79	\$245.20
21	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
22	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
23	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
24	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
25	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
26	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
27	\$332.40	\$320.14	\$304.48	\$302.76	\$277.66	\$272.58
28	\$340.17	\$327.63	\$311.60	\$309.84	\$284.16	\$278.95
29	\$347.48	\$334.67	\$318.30	\$316.51	\$290.26	\$284.94
30	\$356.17	\$343.04	\$326.27	\$324.42	\$297.53	\$292.07
31	\$365.31	\$351.84	\$334.64	\$332.75	\$305.16	\$299.57
32	\$373.55	\$359.77	\$342.18	\$340.24	\$312.03	\$306.31
33	\$382.23	\$368.14	\$350.13	\$348.15	\$319.30	\$313.44
34	\$391.38	\$376.95	\$358.51	\$356.48	\$326.93	\$320.94
35	\$400.53	\$385.75	\$366.88	\$364.81	\$334.58	\$328.43
36	\$409.67	\$394.57	\$375.27	\$373.14	\$342.21	\$335.93
37	\$418.81	\$403.37	\$383.64	\$381.47	\$349.85	\$343.43
38	\$423.85	\$408.21	\$388.25	\$386.05	\$354.05	\$347.55
39	\$428.87	\$413.05	\$392.85	\$390.64	\$358.26	\$351.68
40	\$445.79	\$429.35	\$408.35	\$406.05	\$372.38	\$365.55
41	\$463.16	\$446.08	\$424.27	\$421.87	\$386.89	\$379.80
42	\$481.46	\$463.70	\$441.02	\$438.53	\$402.17	\$394.79
43	\$500.20	\$481.75	\$458.19	\$455.60	\$417.83	\$410.17
44	\$519.86	\$500.68	\$476.20	\$473.51	\$434.25	\$426.29
45	\$539.98	\$520.06	\$494.63	\$491.83	\$451.06	\$442.79
46	\$561.01	\$540.32	\$513.89	\$510.98	\$468.63	\$460.03
47	\$582.96	\$561.45	\$534.00	\$530.98	\$486.97	\$478.03
48	\$605.82	\$583.47	\$554.94	\$551.80	\$506.06	\$496.77
49	\$629.59	\$606.37	\$576.72	\$573.46	\$525.92	\$516.27
50	\$654.28	\$630.15	\$599.33	\$595.95	\$546.55	\$536.52
51	\$679.88	\$654.81	\$622.79	\$619.27	\$567.93	\$557.51
52	\$706.41	\$680.36	\$647.08	\$643.42	\$590.08	\$579.25
53	\$733.84	\$706.77	\$672.21	\$668.40	\$613.00	\$601.75
54	\$762.64	\$734.52	\$698.60	\$694.65	\$637.06	\$625.37
55	\$792.36	\$763.14	\$725.82	\$721.71	\$661.89	\$649.74
56	\$823.45	\$793.08	\$754.30	\$750.03	\$687.86	\$675.24
57	\$855.46	\$823.91	\$783.61	\$779.18	\$714.59	\$701.48
58	\$888.84	\$856.06	\$814.19	\$809.59	\$742.47	\$728.85
59	\$923.59	\$889.52	\$846.02	\$841.23	\$771.50	\$757.35
60	\$959.70	\$924.32	\$879.10	\$874.13	\$801.67	\$786.97
61	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
62	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
63	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71
64+	\$997.20	\$960.42	\$913.44	\$908.28	\$832.98	\$817.71



KAISER PERMANENTE®

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
2101 East Jefferson Street Rockville, Maryland 20852

May 1, 2015

Mr. Efren Tanhehco
Supervisory Actuary
Department of Insurance and Securities
Insurance Product Division
810 First Street, N.E.
Washington, DC 20002

Re: NAIC #: 95639
HIOS Issuer ID 94506
Small Group On-Exchange Rate Filing
Filing #2

Dear Mr. Tanhehco,

Attached is the small group on-exchange rate filing for Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser) for a premium rate change effective January 1, 2016. Kaiser is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified.

The overall impact to the index rate is -4.9%.

Sincerely,

Stephen Chuang
Actuarial Analyst
Kaiser Foundation Health Plan, Inc.
Phone: 301-816-5854
Fax: 301-816-7124
Email: stephen.chuang@kp.org

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF or Microsoft Word file.

Name of Company_____

SERFF tracking number_____

Submission Date_____

Product Name_____

Market Type (Individual/Small Group)_____

Rate Filing Type (Rate Increase / New Filing)_____

Scope and Range of the Increase:

The _____% increase is requested because:

This filing will impact:

of D.C. policyholders_____ # of D.C. covered lives_____

The average, minimum, and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved _____%
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved _____%
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved _____%

Individuals within the group may vary from the aggregate of the above increase components as a result

of:_____

Financial Experience of Product

The overall financial experience of the product includes:

The rate increase will affect the projected financial experience of the product by:

Components of Increase

The request is made up of the following components:

Trend Increases – _____% of the _____% total filed increase

1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

This component is _____% of the _____% total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

This component is _____% of the _____% total filed increase.

Other Increases – _____% of the _____% total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

This component is _____% of the _____% total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

This component is _____% of the _____% total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

This component is _____% of the _____% total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

This component is _____% of the _____% total filed increase.

5. Other – Defined as:

This component is _____% of the _____% total filed increase.

Please provide Company specific inputs for any cells shaded in blue that currently has dummy variables.

Purpose, Scope, and Reason for Rate Increase

Insurance Company Name	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
HIOS ID	94506
SERFF Filing Number	KPMA-130060631
Date of Submission	5/1/2015
Proposed Effective Date	1/1/2016

	Before Rate Increase	After Rate Increase
Average annual premium per policy	\$7,841	\$8,014

Proposed Overall Rate Change	-4.90%
Proposed Minimum Rate Change	-6.4%
Proposed Maximum Rate Change	7.1%

Relationship of Proposed Rate Scale to Current Rate Scale Due to:

	Description	Relativity
Claims Experience	xxx	0.9620
Age / Gender	xxx	0.9965
Tier	xxx	1.0000
Geography	xxx	1.0000
Tobacco	xxx	1.0000
Benefit Plan Relativities	xxx	1.0000
Mandated Benefit Changes	xxx	1.0000
Non-Mandated Benefit Changes	xxx	1.0000
Other	xxx	0.9920
Total Average Relativity of Proposed vs. Current Scale		0.9510

Annual Rate Change Distribution

	Impacted # of Contracts	Impacted # of Members	Impacted # of Groups
Reduction of 15.00% or more	0	0	0
Reduction of 10.01% to 14.99%	0	0	0
Reduction of 5.01% to 10.00%	16	27	0
Reduction of 0.01% to 5.00%	53	91	0
No Change	0	0	0
Increase of 0.01% to 5.00%	1,576	2,715	0
Increase of 5.01% to 10.00%	13	23	0
Increase of 10.01% to 14.99%	0	0	0
Increase of 15.00% or more	0	0	0
Total	1,658	2,856	0

History of Rate Changes

Rate Effective Month and Year:	Average Annual Proposed Rate Change	Average Annual Approved Rate Change
2013	NA	NA
2014	NA	NA
2015	NA	NA

Experience Period Used in Rate Development

General Description of Experience Used in Rate Development (may be different than experience shown in URR)	The Revenue Requirement for 2016 for the new ACA plans is developed by accumulating District of Columbia-specific medical and administrative expenses for essential health benefits (EHB) for non-grandfathered business in the Child-Only, Conversion, Due Subsidy, Individually Medically Underwritten and Small Group
---	--

Does experience include pools/blocks of business not affected by proposed rate change? No (Yes or No)

Time period used for Experience Data in Rate Development	Incurred From Month/Year	Incurred To Month/Year
	1/1/2014	12/31/2014

Total Written Premium in Experience Period	\$17,039,097.73
Total Earned Premium in Experience Period	\$16,976,567
Total Incurred Claims in Experience Period	\$17,638,014
Loss Ratio	103.90%

Paid Through Date For Claims	12/31/2014
IBNR as % of Incurred Claims	7.57%
IBNR as # of Months of Paid Claims	0.91

Number of Contracts/Policyholders	1,658
Number of Covered Lives	2,856

Service Category	Incurred Claims \$ PMPM	% Incurred
Inpatient Facility	\$58.62	18.2%
Outpatient Facility	\$44.80	13.9%
Professional	\$156.60	48.6%
Prescription Drugs	\$56.01	17.4%
Capitation and Other Provider Payments	\$1.16	0.4%
Other	\$4.74	1.5%
Total	\$321.92	

Credibility Analysis

Assumed Experience Credibility %	100.00%
----------------------------------	---------

Description of Credibility Formula and the Theoretical Basis for Use	NA
--	----

Alternative Data Sources

Description of Any Alternative Experience Data Used in Rate Development	NA
---	----

Description of Any Manual Rate Data Used in Rate Development	NA
--	----

Retention

	PMPM in effect during the experience period	PMPM from Most Recent Approved Rate Filing	Proposed PMPM for Effective Date
Payroll and Benefits	\$21.93	\$21.93	\$24.92
Outsourced Services (EDP, claims, etc.)	\$2.83	\$2.83	\$3.22
Auditing and consulting	\$0.62	\$0.62	\$0.70
Marketing & Advertising	\$1.55	\$1.55	\$1.76
Legal Expenses	\$0.00	\$0.00	\$0.00
Other General Admin Expense	\$14.47	\$14.47	\$16.45
Commissions & Brokers Fees	\$22.48	\$22.48	\$25.54
Taxes, Licenses & Fees	\$11.37	\$11.37	\$11.53
Reinsurance	\$0.00	\$0.00	\$0.00
Profit/Risk Margin	\$3.96	\$3.96	\$6.01

	As % of Premium during the experience period	As % of Premium from Most Recent Approved Rate Filing	Proposed As % of Premium for Effective Date
Payroll and Benefits	5.85%	5.85%	6.23%
Outsourced Services (EDP, claims, etc.)	0.76%	0.76%	0.80%
Auditing and consulting	0.17%	0.17%	0.18%
Marketing & Advertising	0.41%	0.41%	0.44%
Legal Expenses	0.00%	0.00%	0.00%
Other General Admin Expense	3.86%	3.86%	4.11%
Commissions & Brokers Fees	6.00%	6.00%	6.38%
Taxes, Licenses & Fees	2.87%	2.87%	2.88%
Reinsurance	0.00%	0.00%	0.00%
Profit/Risk Margin	1.00%	1.00%	1.50%

Trend & Projection Assumptions

	Adjustm		
	Util. Adjustments to Current Rate		
Service Category	Util/1000 Trend	Benefit Plan Change	Population Change
Inpatient Facility	1.0050	1.0030	0.9921
Outpatient Facility	1.0250	1.0029	0.9921
Professional	1.0150	1.0005	0.9921
Prescription Drugs	1.0200	1.0015	0.9921
Capitation and Other Provider Payments	1.0000	1.0000	1.0000
Other	1.0150	1.0043	0.9921

	Adjust		
	Util. Adjustments to Current Rate		
Service Category	Util/1000 Trend	Benefit Plan Change	Population Change
Inpatient Facility	1.0050	1.0030	0.9921
Outpatient Facility	1.0250	1.0029	0.9921
Professional	1.0150	1.0005	0.9921
Prescription Drugs	1.0200	1.0015	0.9921
Capitation and Other Provider Payments	1.0000	1.0000	1.0000

Other	1.0150	1.0043	0.9921
-------	--------	--------	--------

Service Category	Incurred Claims \$ PMPM	Medical Trend
Inpatient Facility	\$58.62	1.05523
Outpatient Facility	\$44.80	1.09552
Professional	\$156.60	1.02463
Prescription Drugs	\$56.01	1.05554
Capitation and Other Provider Payments	\$1.16	1.00000
Other	\$4.74	1.10579
Aggregate	\$321.92	1.046550273

Monthly Trend Analysis Based on Experience Data Time Period used for Rate Development	Monthly Incurred Claims	
	Month	\$ PMPM
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
	0	\$0.00
<copy formula if more months used>	0	\$0.00
Jan-2014	4,180	\$327.33
Feb-2014	4,318	\$321.09
Mar-2014	4,356	\$316.41
Apr-2014	4,455	\$302.05
May-2014	4,731	\$257.36
Jun-2014	4,675	\$321.03
Jul-2014	4,654	\$433.80
Aug-2014	4,648	\$212.52
Sep-2014	4,658	\$359.58
Oct-2014	4,699	\$340.11
Nov-2014	4,716	\$337.56
Dec-2014	4,701	\$333.87
	4,701	\$333.87

Solvency

	Most Recent Quarterly Financial Statement	Most Recent Annual Financial Statement
Total Adjusted Capital	0	0
Authorized Control Level	0	0
RBC Ratio		

Loss Ratio

Time Period	Period Beginning Date	Period Ending Date	Member Months
Historical Year -4	1/1/2015	1/1/2015	0
Historical Year -3	1/1/2015	1/1/2015	0
Historical Year -2	1/1/2015	1/1/2015	0
Historical Year -1	1/1/2015	1/1/2015	0
Historical Year 0	1/1/2015	1/1/2015	0
Historical Totals			0

Interim Time Period	1/1/2015	1/1/2015	0
---------------------	----------	----------	---

Future Year 1	1/1/2015	1/1/2015	0
---------------	----------	----------	---

Anticipated Federal loss ratio standard in market

>80.4%

Justification for relationship of Federal MLR standard and the projected future loss ratio including detailed break down of adjustments

Based on a target admin percentage of 22.5%, which includes a 1.5% capital contribution margin, we

Note:

The historical time periods should represent calendar years since the inception date of the plan type through the most recent date available allowing for the appropriate amount of run-out. □

In instances where the start dates and end dates do not line up with a calendar year, partial years should be used.

The interim time period the time between the end date of the "Most Recent Date Available" and the rate effective date.

The future year should represent the 12 months immediately following the rate effective date.

Consumer Adjusted Premium Rate Development

Index Rate for Projected Period PMPM	\$374.16
Risk Adjustment PMPM	\$0.00
Net Reinsurance Contributions PMPM	\$0.00
Exchange User Fees PMPM	\$0.00
Market Adjusted Index Rate PMPM	\$374.16

Product	Small Group HMO On Exchange	Small Group HMO On Exchange	all Group HMO On Excha
Product ID	94506DC035	94506DC035	94506DC035
Plan ID	94506DC0350001	94506DC0350002	94506DC0350021
Metal Tier	Platinum	Platinum	Gold
Metal AV Value	0.920	0.888	0.817
Pricing AV Value	0.877	0.845	0.799
Projected Member Months	10,012	10,012	2,011
Market Adjusted Index Rate PMPM	\$374.16	\$374.16	\$374.16
Plan Adjustments (in multiplicative format)			
Actuarial value and cost-sharing design of the plan	0.877	0.845	0.803
Provider network, delivery system characteristics and utilization management practices	1.000	1.000	1.000
Plan benefits in addition to EHB	1.017	1.017	1.017
Expected impact of special eligibility categories (only for catastrophic plans)	1.000	1.000	1.000
Plan Adjustments (in % format)			
Distribution and administration costs	22.5%	22.5%	22.5%
Plan Adjusted Index Rate	\$430.58	\$414.70	\$394.41
Age Calibration Factor	1.015	1.015	1.015
Geography Calibration Factor	1.000	1.000	1.000
Aggregate Calibration Factor	1.015	1.015	1.015
Consumer Adjusted Premium Rate PMPM	\$424.42	\$408.76	\$388.77

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1				Unified Rate Review v2.0.4																					
2																									
3				Company Legal Name:		Kaiser Foundation Health Plan																			
4				HIOS Issuer ID:		94506																			
5				Effective Date of Rate Change(s):		1/1/2016																			
6																									
7																									
8				Market Level Calculations (Same for all Plans)																					
9																									
10																									
11				Section I: Experience period data																					
12				Experience Period:		1/1/2014		to		12/31/2014															
13																									
14																									
15				Premiums (net of MLR Rebate) in Experience Period:			\$16,976,567			\$309.85															
16				Incurred Claims in Experience Period			\$15,695,380			286.46															
17				Allowed Claims:			\$17,638,014			321.92															
18				Index Rate of Experience Period						\$316.58															
19				Experience Period Member Months			54,790																		
20				Section II: Allowed Claims, PMPM basis																					
21																									
22																									
23																									
24																									
25																									
26																									
27																									
28																									
29																									
30																									
31																									
32																									
33																									
34																									
35																									
36																									
37																									
38																									
39																									
40																									
41																									
42																									
43																									
44																									
45																									
46																									
47																									
48																									
49																									
50																									

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

State: DC
Market: Small Group

[illegible][illegible]

Section III: Experience Period Information

Inured Claims PMPM	\$286.46	\$354.87	\$337.67	\$330.72	\$330.05	\$292.12	\$292.54	\$263.11	\$292.15	\$266.43	\$244.64	\$253.36	\$196.89	\$205.85	\$199.49	\$185.58	\$220.68	\$266.03	\$340.22	\$333.15	\$355.01	\$386.46
Allowed Claims PMPM	\$311.92	\$381.56	\$366.01	\$358.68	\$330.82	\$317.11	\$314.26	\$275.44	\$304.28	\$258.29	\$245.64	\$255.27	\$188.12	\$199.49	\$199.49	\$174.55	\$216.50	\$272.73	\$347.04	\$337.04	\$355.01	\$386.46
PMB portion of Allowed Claims PMPM	\$26.46	\$37.69	\$38.35	\$38.95	\$38.15	\$35.14	\$34.69	\$31.81	\$33.12	\$31.13	\$31.32	\$31.13	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12	\$18.12

Plan ID (Standard Component ID):	Total	945060C0350001	945060C0350002	945060C0350003	945060C0350004	945060C0350005	945060C0350006	945060C0350007	945060C0350008	945060C0350009	945060C0350010	945060C0350011	945060C0350012	945060C0350013	945060C0350014	945060C0350015	945060C0350016	945060C0350017	945060C0350018	945060C0350019	945060C0350020
Plan Adjusted Index Rate	\$400.11	\$430.58	\$414.70	\$392.18	\$394.41	\$359.67	\$325.79	\$306.25	\$306.15	\$252.72	\$233.33	\$237.59	\$285.39	\$345.21	\$417.09	\$452.10	\$435.43	\$414.13	\$414.13	\$414.13	\$414.13
Member Months	68,016	10,012	10,012	2,011	2,011	2,011	2,011	652	652	652	652	920	920	920	920	652	2,011	10,011	10,011	2,011	2,011
Total Premium (TP)	\$27,214,012	\$4,310,918	\$4,151,929	\$788,881	\$793,165	\$723,301	\$710,035	\$277,680	\$212,417	\$199,678	\$199,610	\$185,433	\$232,500	\$214,685	\$218,580	\$217,959	\$262,557	\$235,075	\$838,730	\$4,326,012	\$4,399,090
EnH Percent of TP, [see instructions]	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%
state mandated benefits portion of TP that are other than EnH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%
Total Allowed Claims (TAC)	\$23,268,542	\$3,382,145	\$3,458,527	\$682,243	\$656,405	\$665,976	\$662,285	\$653,137	\$215,406	\$212,917	\$209,724	\$204,784	\$287,229	\$270,504	\$277,425	\$283,956	\$211,483	\$674,755	\$3,550,897	\$3,631,091	\$689,226
EnH Percent of TAC, [see instructions]	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%	98.34%
state mandated benefits portion of TAC that are other than EnH	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%
Allowed Claims which are not the issuer's obligation	\$2,167,649	\$41,454	\$240,142	\$70,627	\$41,340	\$104,653	\$111,189	\$126,904	\$50,409	\$57,720	\$54,580	\$60,545	\$106,129	\$103,124	\$107,034	\$107,482	\$79,713	\$36,748	\$24,607	\$44,744	\$253,346
Portion of above payable by HNS funds on behalf of insured person, in dollars	\$0																				
Portion of above payable by HNS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Incurred Claims, payable with issuer funds	\$21,100,893	\$3,340,991	\$3,218,385	\$611,616	\$615,055	\$561,323	\$551,116	\$526,233	\$164,997	\$155,197	\$155,145	\$144,239	\$181,100	\$167,381	\$170,392	\$169,915	\$204,223	\$174,735	\$650,148	\$3,506,153	\$3,377,746

Net Amnt of Rein	-\$153,036	-\$22,527	-\$22,527	-\$4,525	-\$4,525	-\$4,525	-\$4,525	-\$4,525	-\$1,467	-\$1,467	-\$1,467	-\$1,467	-\$2,070	-\$2,070	-\$2,070	-\$2,070	-\$2,070	-\$2,070	-\$1,467	-\$4,525	-\$22,525	-\$22,525	-\$4,525
Net Amnt of Risk Adj	-\$12,908	-\$1,908	-\$1,908	-\$383	-\$383	-\$383	-\$383	-\$383	-\$124	-\$124	-\$124	-\$124	-\$175	-\$175	-\$175	-\$175	-\$175	-\$175	-\$124	-\$383	-\$1,908	-\$1,908	-\$383